

1895-6.
—
VICTORIA.

SEVENTEENTH ANNUAL REPORT

OF THE PROCEEDINGS OF

THE GOVERNMENT STATIST

IN CONNEXION WITH

FRIENDLY SOCIETIES.

REPORT FOR THE YEAR 1894,

TO WHICH ARE APPENDED

VALUATIONS OF FRIENDLY SOCIETIES, STATISTICS OF FRIENDLY
SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

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1880	Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x, xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii).
1881	Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counsel (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix).
1882	Remarks on First Valuation of M.U.I.O.O.F., the capital must increase as quickly as the net liability (pp. viii, lv); Valuable Works on Friendly Societies (p. ix); Benefits and Contributions (pp. ix and lxxii); Ballarat District, M.U.I.O.O.F., on how to remedy Deficiencies of Lodges (p. xi); Sick Unions (p. xii); Inequity of equal funeral levy system (p. xiv); Royal Commission on Friendly Societies in N.S.W. (p. xvi); Valuations in N.Z., Working of a Sickness Assurance Fund, by Mr. R. P. Hardy (p. xix); The gain and loss from discontinuances (p. lxi); Judicious Investment of Funds (p. lxxviii); Mortality of Widows (p. lxxix); Valuation Tables at 3 to 5½ per cent., with explanatory observations by the Actuary (p. xc); Contributions payable quarterly (p. ci); M.U. Sickness Experience, England, 1846-8, 1856-60, 1866-70 (p. ciii); Liability and Contributions at Interest Rates, 0 and 3 to 5½ per cent. (p. cviii).
1883	English Friendly Societies and Memorandum on the Valuations by the Actuary, Mr. W. Sutton (p. xi); Report of English A.O.F. (p. xiv); Equitable Sick and Funeral Levies (p. xliii).
1884	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv); Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix).
1885	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xiv); Tabular Summary of First Quinquennial Valuation, factors taken into account therein, and Societies compared in respect thereto (p. viii); Societies which have and have not increased Members' Contributions (p. xvi); Decision of Supreme Court (G.U.O.F.G.)—Hotham Lodge (p. xvii); Division of Graduated Contributions (p. xix); Sickness of Female Members (p. 7).
1886	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41).
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1888	Societies which have and have not increased Members' Contributions (p. x); Benefits and Contributions (pp. xi, 48); Friendly Societies in the several Australasian Colonies (p. xxiii); Adequate Graduated Contributions properly divided (p. 10); Inequity of equal Funeral Levies (p. 22).
1889	Tabular Summary and Report on Second Quinquennial Valuation (pp. viii-xxiv); Contributions for same benefits in M.U. and A.O.F., England, Societies in New Zealand, and in A.N.A. and A.O.F., Melbourne District, Victoria (p. xvii); Experience of M.U., A.O.F., and I.O.R., England (p. xx); Societies which have and have not increased Members' Contributions (p. xxiv); Privileges of Registered and Disabilities of Unregistered Friendly Societies (p. xxv).
1890	Medical Benefits and Contributions per Contributing Member (p. xii); Results of First and Second Valuations of all the Societies compared (p. xiv); Scales of Contributions and Benefits in the several Societies (p. xviii and Appendix A); Old Age Pensions or Superannuation (p. xx); Suggestions to Secretaries when filling up the Annual Returns (pp. xx-xxiii).
1891	Decennial Experience of Friendly Societies—The M.U.I.O.O.F., Victoria, 1881-90—Explanation of the method employed to collect the experience; Decennial rates of Mortality, Sickness and Exclusions; Comparison of the Victorian M.U. rates of Mortality, Sickness and Exclusions, with the Corresponding Rates in English Societies on the basis of Proportional Distribution of Members (Appendix B).
1892	Numerical and Financial Progress of the Thirteen Largest Societies, 1878-92 and 1891-2 (p. xvi); Extent of the Friendly Society movement in the Colonies (p. xix).
1893	Membership and Funds in 1877, 1892 and 1893, of the Thirteen Largest Societies; Friendly Societies in the Australasian Colonies.

THE THREE QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Court Ararat ..	1880	10.11.81	M.U.I.O.O.F. ..	1885	31.12.86	A.O.F., Court Ararat ..	1890	11.2.92
M.U.I.O.O.F. ..	1880	22.8.82	A.O.F., Court Ararat ..	1885	4.2.87	M.U.I.O.O.F. ..	1890	5.3.92
St.P.S., Melbourne District ..	1881	25.11.82	A.O.F., Court Unity ..	1886	16.6.87	A.O.F., Court Unity ..	1891	13.3.93
A.O.F., Court Unity ..	1881	2.12.82	I.O.O.F. ..	1886	24.12.87	I.O.R. ..	1891	26.7.93
I.O.O.F. ..	1881	23.12.82	I.O.R. ..	1886	10.2.88	G.U.O.F.G. ..	1891	13.11.93
U.A.O.D. ..	1881	24.8.83	St.P.S., Melbourne District ..	1886	29.3.88	I.O.O.F. ..	1891	14.2.94
A.O.F., Melbourne District ..	1881	24.9.83	U.A.O.D. ..	1886	12.7.88	U.A.O.D. ..	1891	12.6.94
G.U.O.F.G. ..	1881	10.10.83	A.O.F., Ovens and Murray District ..	1886	6.9.88	A.O.F., Ovens and Murray District ..	1891	22.8.94
P.M.B.S. ..	1881	15.11.83	A.O.F., Portland District ..	1886	4.10.88	A.O.F., Portland District ..	1891	30.8.94
A.O.F., Portland District ..	1881	22.11.83	G.U.O.F.G. ..	1886	30.10.88	St.P.S., Melbourne District ..	1891	6.9.94
A.O.F., Ovens and Murray District ..	1881	30.11.83	A.O.F., Melbourne District ..	1886	31.1.89	A.O.F., Melbourne District ..	1891	28.11.94
I.O.R. ..	1881	19.12.83	O.St.A., S.C. ..	1887	11.3.89	A.O.F., Ballarat District ..	1893	22.1.96
A.O.F., Court Freedom ..	1882	7.4.84	O.S.T., Victoria Grand Division ..	1888	17.1.90	A.O.F., Bendigo District ..	1893	3.2.96
O.S.T., Victoria Grand Division ..	1882	10.4.84	O.S.T., Melbourne Grand Division ..	1888	28.1.90	A.O.F., Geelong and Western District ..	1893	17.2.96
A.O.S. ..	1882	25.4.84	O.S.T., Ballarat and Sandhurst Grand Division ..	1888	3.2.90	A.O.F., Court Freedom ..	1893	
A.O.F., Geelong and Western District ..	1882	9.5.84	G.U.O.O.F. ..	1888	19.2.90	O.St.A. ..	1893	
A.O.F., Bendigo District ..	1882	30.5.84	O.St.A. ..	1887	25.2.90	O.St.A., S.C. ..	1893	2.3.96
A.N.A. ..	1882	23.6.84	A.N.A. ..	1887	7.3.90	P.A.F.S. ..	1893	
O.St.A., S.C. ..	1882	11.7.84	P.A.F.S. ..	1887	8.5.90	A.N.A. ..	1893	13.12.95
O.St.A. ..	1882	13.8.84	A.O.F., Bendigo District ..	1887	28.5.90	A.O.S. ..	1893	
P.A.F.S. ..	1882	25.8.84	A.O.F., Court Freedom ..	1887	6.6.90	M.T.B.S. *	1893	30.1.96
A.O.F., Ballarat District ..	1882	1.11.84	A.O.F., Geelong and Western District ..	1887	18.6.90	G.U.O.O.F. ..	1894	19.9.95
St.P.S., Geelong and Western District ..	1883	1.11.84	G.S.R.S. ..	1888	8.7.90	I.N.F. *	1894	
A.O.F., Court Amherst ..	1883	7.11.84	U.L.F.S. ..	1888	12.7.90	A.O.F., Grenville District ..	1894	
St.M.T.A.B.S. ..	1883	4.12.84	A.O.F., Ballarat District ..	1887	9.8.90	A.O.F., Warrnambool District ..	1894	
G.U.O.O.F. ..	1883	29.12.84	H.A.C.B.S. ..	1888	26.8.90	A.O.F., Court Amherst ..	1894	
O.S.T., Ballarat and Sandhurst Grand Division ..	1883	24.1.85	St.M.T.A.B.S. ..	1888	29.8.90	O.S.T., Ballarat and Sandhurst Grand Division ..	1894	
G.S.R.S. ..	1883	12.6.85	A.O.F., Court Amherst ..	1888	1.9.90	O.S.T., Melbourne Grand Division ..	1894	
A.O.F., Grenville District ..	1883	5.8.85	A.O.S. ..	1887	15.9.90	O.S.T., Victoria Grand Division ..	1894	
A.O.F., Warrnambool District ..	1883	22.12.85	A.O.F., Warrnambool District ..	1888	7.11.90	H.A.C.B.S. ..	1894	
O.S.T., Melbourne Grand Division ..	1883	23.1.86	St.P.S., Geelong and Western District ..	1888	11.12.90	St.P.S., Geelong and Western District ..	1894	
H.A.C.B.S. ..	1883	19.3.86	A.O.F., Grenville District ..	1888	18.12.90	G.S.R.S. ..	1894	
U.L.F.S. ..	1883	4.10.86				St.M.T.A.B.S. ..	1894	
						U.L.F.S. ..	1894	

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A. ...	Australian Natives' Association.
A.O.F. ...	Ancient Order of Foresters.
A.O.S. ...	Ancient Order of Shepherds.
C.M.P.S. ...	Congregational Ministers' Provident Society.
G.S.R.S. ...	German Sick and Relief Society.
G.U.O.F.G. ...	Grand United Order of Free Gardeners.
G.U.O.O.F. ...	Grand United Order of Odd Fellows.
H.A.C.B.S. ...	Hibernian-Australasian Catholic Benefit Society.
I.N.F. ...	Irish National Foresters.
I.O.O.F. ...	Independent Order of Odd Fellows.
I.O.R. ...	Independent Order of Rechabites.
M.T.B.S. ...	Melbourne Tramway Benefit Society.
M.U.I.O.O.F. ...	Manchester Unity Independent Order of Odd Fellows.
O.S.T. ...	Order of Sons of Temperance.
O.St.A. ...	Order of St. Andrew.
O.St.A., S.C. ...	Order of St. Andrew, Scottish Constitution.
P.A.F.S. ...	Protestant Alliance Friendly Society.
St.M.T.A.B.S. ...	St. Mary's Total Abstinence Benefit Society.
St.P.S. ...	St. Patrick's Society.
U.A.O.D. ...	United Ancient Order of Druids.
U.L.F.S. ...	United Labourers' Friendly Society.

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196. List of Minerals
197. List of Rocks
198. List of Fossils
199. List of Plants
200. List of Animals

SEVENTEENTH ANNUAL REPORT.

1. In accordance with the provisions of the *Friendly Societies Act* 1890 (54 Vict. No. 1094, s. 10), the Government Statist submits his Seventeenth Annual Report on the proceedings and principal matters transacted by him in connexion with Friendly Societies and upon the valuations of Friendly Societies returned to or caused to be made by him during the year 1894.

PROCEEDINGS DURING THE YEAR.

2. Towards the close of the year 1893 about 6,500 forms, to contain the information the Friendly Societies Act requires every registered Society to furnish annually to the Government Statist, were sent to the central bodies for the use of every branch in Victoria; these forms, having been filled up by the secretaries, were forwarded to the Government Statist during 1894; on their reception they were carefully examined, and, when the entries were found to be defective, erroneous, or misleading, were sent back for correction; the particulars relating to each branch were then tabulated and the total figures for each Society and District subsequently printed in Appendix B to the Sixteenth Annual Report. For the purpose of collecting the returns for the year 1894, the necessary forms were similarly despatched to the Societies at the close of the year. The information which had been supplied by the secretaries as to the sickness, mortality, entries and exits of the members for the year 1893 were also copied during the year into the cards (whereof there are now in the office over 120,000) appropriated to keeping a record of the experience of the Societies.

3. All fees received by the Government Statist in connexion with Friendly Societies are for services performed by the Actuary attached to this office, the amounts being paid in stamps. Such services are:—(1) Quinquennial valuations; (2) Certifying to rules and amendments affecting contributions and benefits; (3) Preparing tables of contributions.*

4. The fees received in each year during 1881-94 were as under:—

ACTUARIAL FEES RECEIVED FROM FRIENDLY SOCIETIES, 1881 TO 1894.

Year.	Amounts received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1881 ...	0 16 8	...	...	0 16 8
1882 ...	538 17 5	...	...	538 17 5
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	42 0 0	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
1892 ...	451 11 3	8 18 6	...	460 9 9
1893 ...	141 9 2	2 2 0	10 10 0	154 1 2
1894 ...	4 17 2	9 19 6	...	14 16 8
Total ...	2,226 5 0	67 13 0	108 16 0	2,402 14 0

THE VALUATIONS DURING 1894.

5. The Third Quinquennial Valuation of the G.U.O.O.F. and A.N.A. are given in detail in Appendix A. By bringing forward particulars relating to the Societies thrice valued an opportunity is afforded of ascertaining the condition of such Societies at the end of three quinquennial periods, and of noting their numerical

* The Regulations under the Friendly Societies Act prescribing the amount of fees for actuarial services to be paid by the Societies are Nos. 5, 9, 60, 60A

and financial progress. The change which has taken place in the number of members and in their respective ages, taken as a whole, is shown in the subjoined table:—

NUMBER OF BRANCHES AND MEMBERS, WITH THE AVERAGE AGE OF MEMBERS, AT THE FIRST, SECOND, AND THIRD VALUATIONS OF SOCIETIES THrice VALUED.

Society.	Branches.			Members.			Average Age of Members.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.	Years.
M.U.I.O.O.F.	146	159	184	12,796	15,186	18,172	37	37½	37½
I.O.R.	140	136	165	5,293	5,716	8,162	34½	35	33½
G.U.O.F.G.	13	16	23	583	646	1,222	35½	36½	35½
Court Unity, A.O.F.	1	1	1	224	187	166	48½	53	55
„ Ararat, „	1	1	1	51	49	43	42½	46	49½
I.O.O.F.	44	53	73	3,807	4,711	6,341	32½	34½	34½
U.A.O.D.	48	72	95	3,456	5,939	7,824	33½	32½	34
Melbourne District, A.O.F.	73	76	81	6,273	8,223	9,155	40½	38½	39
Ovens and Murray District, A.O.F.	4	5	5	305	379	344	38	39	40
Portland District, A.O.F.	7	6	7	472	435	469	41	44½	44½
Melbourne District, St.P.S.	6	7	8	433	535	637	39½	39	38½
G.U.O.O.F.	50	57	60	3,377	3,431	3,019	35½	37½	40½
A.N.A.	6	53	99	511	2,368	7,826	24½	25½	27½

Benefits and contributions.

6. The nature of the assurance benefits given in these Societies and the annual contribution paid therefor on the average at the several investigations are stated in the subjoined table :—

THE SICK AND FUNERAL BENEFITS AND THE AVERAGE ANNUAL CONTRIBUTION PER MEMBER AT EACH VALUATION IN THE SOCIETIES THrice VALUED.

Society.	Sick Pay per week during 1st, 2nd, 3rd, 4th Six Months and after; Funeral Donation—Member, Wife.		Average Annual Contribution per Member.		
			First Valuation.	Second Valuation.	Third Valuation.
			s. d.	s. d.	s. d.
M.U.I.O.O.F.	20s., 13s. 4d., 10s.;	£20 £10	26 0	30 4	32 7
I.O.R.	20s., 20s., 10s., 5s.;	£20 £15	28 0	32 0	31 4
G.U.O.F.G.	20s., 13s., 7s. 6d.;	£20 £10	26 0	30 9	30 7
Court Unity, A.O.F.	20s., 10s., 10s., 5s.;	£20 £10	38 2	38 6	38 4
„ Ararat, „	20s., 10s., 5s.;	£20 £10	28 2	32 9	33 0
I.O.O.F.	20s., 12s. 6d., 5s.;	£20 £10	30 0	32 6	32 6
U.A.O.D.	20s., 10s., 5s.;	£20 £10	26 0	28 4	28 5
Melbourne District, A.O.F.	20s., 10s., 5s.;	£20 £10	27 2	27 0	28 3
Ovens and Murray District, A.O.F.	20s., 10s., 5s.;	£20 £10	26 10	26 8	26 10
Portland District, A.O.F.	20s., 10s., 5s.;	£20 £10	27 6	27 2	27 1
Melbourne District, St.P.S.	20s., 10s., 7s.*	£20 £10	30 0	36 1	33 6
G.U.O.O.F.	20s., 15s., 5s.;	£20 £10	31 2	31 10	32 4
A.N.A.	20s., 10s., 5s.;	£20 £10	26 0	29 1	31 11

* 5s. at second and third valuations.

Interest and capital per member.

7. The amount of the Sick and Funeral Fund capital per member at the end of each quinquennial period and the rate of interest realized on the average during each period, as given in the Summary Tables for the several years, were as follow :—

THE AVERAGE RATE OF INTEREST PER CENT. AND CAPITAL PER MEMBER IN THE SICK AND FUNERAL FUND AT EACH QUINQUENNIAL PERIOD IN THE SOCIETIES THrice VALUED.

Society.	Annual Rate of Interest per cent.			Capital per Member.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.
M.U.I.O.O.F.	5'1	5'4	5'4	14 0	14 18	16 15
I.O.R.	5'4	5'2	5'4	10 17	14 3	13 13
G.U.O.F.G.	4'2	4'2	4'6	5 7	8 8	7 18
Court Unity, A.O.F.	6'3	6'6	6'7	20 11	29 18	34 9
„ Ararat, „	5'8	5'3	6'3	13 16	19 8	27 17
I.O.O.F.	5'0	5'0	5'5	5 14	9 11	6 12
U.A.O.D.	5'3	5'5	6'3	4 15	6 10	8 6
Melbourne District, A.O.F.	5'0	4'8	5'5	8 15	8 9	9 8
Ovens and Murray District, A.O.F.	4'5	4'0	4'5	13 2	17 19	18 2
Portland District, A.O.F.	4'3	4'3	4'0	14 8	19 7	18 13
Melbourne District, St.P.S.	2'3	4'5	6'3	16 19	17 16	21 0
G.U.O.O.F.	5'5	4'5	5'5	7 3	10 18	16 2
A.N.A.	1'6	1'5	4'3	2 15	5 1	6 11

8. The relation of the liabilities to the assets of a Society is materially affected by the actual rates of sickness, mortality, and exclusions prevailing among the members in comparison with the expected rates according to the standard table and the age-distribution of the membership. An illustration is given in detail of the mode of making such a comparison in the Report for 1891 (*Fourteenth Annual Report of the Government Statist on Friendly Societies*, App. B, p. 26, par. 5). The result of such a comparison in respect to the above Societies is contained in the table following :—

QUINQUENNIAL EXPERIENCE OF SICKNESS, MORTALITY, AND EXCLUSIONS GREATER (+) OR LESS (−) PER CENT. THAN THAT OF THE M.U.I.O.O.F., ENGLAND, 1866–70, AT EACH VALUATION OF SOCIETIES THRIE VALUED.

Society.	Sickness.			Mortality.			Exclusions.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
	%	%	%	%	%	%	%	%	%
M.U.I.O.O.F. ...	+17	+16	+12	−10	−11	−11	+81	+58	+97
I.O.R. ...	+7	+6	+9	−32	−24	−26	+233	+149	+181
G.U.O.F.G. ...	−32	−27	−17	−21	−2	−6	+387	+341	+427
Court Unity, A.O.F. ...	+12	+34	+46	+2	−10	+36	+173	+70	+124
" Ararat, " ...	−20	−26	−26	−77	−55	−25	+174	+123	+199
I.O.O.F. ...	−22	−17	−8	−19	−11	−5	+254	+214	+223
U.A.O.D. ...	−6	−11	−1	+7	−8	+6	+283	+312	+251
Melbourne District, A.O.F.	−3	−10	−14	+2	−3	...	+107	+82	+111
Ovens and Murray District, A.O.F.	+6	−49	−28	−6	−7	−61	+223	+158	+159
Portland District, A.O.F.	−27	−26	−6	−35	−65	−5	+115	+4	+57
Melbourne District St.P.S.	+5	−4	+2	+31	+15	+22	+197	+212	+185
G.U.O.O.F. ...	+1	−1	+26	−8	−11	−4	+160	+204	+246
A.N.A. ...	−51	−48	−24	−43	−43	−35	+340	+251	+267

9. The financial position of the Sick and Funeral Funds of the Societies which have been thrice valued is given in the subjoined table :—

THE VALUATION BALANCE-SHEETS OF EACH SOCIETY THRIE VALUED.

Society.	Value of Sick Pay.	Value of Sums payable at Death.	Total Liabilities.	Value of Contributions.	Net Liability.	Capital.	Surplus, +; Deficiency, −.
	£	£	£	£	£	£	£
FIRST VALUATION.							
M.U.I.O.O.F. ...	397,067	95,882	492,949	217,113	275,836	178,881	−96,955
I.O.R. ...	165,029	28,076	193,105	111,035	82,070	56,447	−25,623
G.U.O.F.G. ...	19,343	5,226	24,569	11,573	12,996	3,130	−9,866
Court Unity, A.O.F. ...	7,260	2,240	9,500	4,551	4,949	4,600	−349
" Ararat, " ...	1,272	425	1,697	787	910	703	−207
I.O.O.F. ...	92,979	23,514	116,493	77,108	39,385	21,778	−17,607
U.A.O.D. ...	87,798	20,178	107,976	60,596	47,380	16,312	−31,068
Melbourne District, A.O.F.	179,527	56,265	235,792	106,697	129,095	54,973	−74,122
Ovens and Murray District, A.O.F.	5,977	3,010	8,987	4,392	4,595	2,733	−1,862
Portland District, A.O.F.	15,536	4,978	20,514	9,173	11,341	6,799	−4,542
Melbourne District St.P.S.	14,517	3,764	18,281	8,804	9,477	7,730	−2,147
G.U.O.O.F. ...	95,793	20,832	116,625	71,989	44,636	24,063	−20,573
A.N.A. ...	10,509	3,273	13,782	10,923	2,859	1,407	−1,452
SECOND VALUATION.							
M.U.I.O.O.F. ...	509,162	132,593	641,755	320,167	321,588	226,375	−95,213
I.O.R. ...	175,173	31,812	206,985	129,615	77,370	79,404	+2,034
G.U.O.F.G. ...	21,321	5,832	27,153	14,712	12,441	5,431	−7,001
Court Unity, A.O.F. ...	7,306	2,260	9,566	3,782	5,784	5,592	−192
" Ararat, " ...	1,601	519	2,120	986	1,134	952	−182
I.O.O.F. ...	118,497	30,997	149,494	105,602	43,892	45,117	+1,225
U.A.O.D. ...	135,477	33,061	168,538	110,629	57,909	38,651	−19,258
Melbourne District, A.O.F.	226,062	89,447	315,509	155,462	160,047	69,476	−90,571
Ovens and Murray District, A.O.F.	6,776	4,085	10,861	5,178	5,683	3,952	−1,731
Portland District, A.O.F.	16,058	5,159	21,217	8,197	13,020	8,424	−4,596
Melbourne District St.P.S.	16,843	4,173	21,016	13,356	7,660	9,536	+7,876
G.U.O.O.F. ...	99,741	24,069	123,810	73,957	49,853	37,409	−12,444
A.N.A. ...	56,626	14,685	71,311	57,135	14,176	11,885	−2,291

THE VALUATION BALANCE-SHEETS OF EACH SOCIETY THrice VALUED—continued.

Society.	Value of Sick Pay.	Value of Sums payable at Death.	Total Liabilities.	Value of Contributions.	Net Liability.	Capital.	Surplus, +; Deficiency, -.
	£	£	£	£	£	£	£
THIRD VALUATION.							
M.U.I.O.O.F. ...	622,804	157,277	780,081	420,444	359,637	304,174	-55,463
I.O.R. ...	250,350	43,336	293,686	185,794	107,892	110,430	+2,538
G.U.O.F.G. ...	39,339	10,534	49,873	29,216	20,657	9,644	-11,013
Court Unity, A.O.F. ...	7,074	2,254	9,328	3,154	6,174	5,720	-454
„ Ararat, „ ...	1,377	483	1,860	790	1,070	1,197	+127
I.O.O.F. ...	170,386	42,630	213,016	156,283	56,733	72,545	+15,812
U.A.O.D. ...	210,006	77,143	287,149	181,112	106,037	72,832	-33,205
Melbourne District, A.O.F.	264,894	106,980	371,874	191,263	180,611	86,082	-94,529
Ovens and Murray District, A.O.F.	8,696	3,680	12,376	5,681	6,695	5,195	-1,500
Portland District, A.O.F.	17,780	5,012	22,792	9,012	13,780	8,738	-5,042
Melbourne District St.P.S.	20,541	5,542	26,083	15,456	10,627	13,393	+2,766
G.U.O.O.F. ...	109,945	26,912	136,857	71,966	64,891	48,632	-16,259
A.N.A. ...	228,405	63,099	291,504	237,600	53,904	51,285	-2,619

Assets relative to Liabilities.

10. The following table contains comparisons of the financial position at the three quinquennial valuations of the above-mentioned Societies on the basis of the value of the contributions and capital relatively to the liabilities:—

CAPITAL, CONTRIBUTION VALUE, AND ASSETS PROPORTIONATELY TO EACH POUND OF LIABILITIES AT EACH VALUATION OF SOCIETIES THrice VALUED.

Society.	Value of Contributions per £1.			Capital per £1.			Assets per £1.		
	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.	First Valuation.	Second Valuation.	Third Valuation.
M.U.I.O.O.F. ...	s. d. 8 10	s. d. 10 0	s. d. 10 10	s. d. 7 3	s. d. 7 1	s. d. 7 9	s. d. 16 1	s. d. 17 1	s. d. 18 7
I.O.R. ...	11 6	12 6	12 8	5 10	7 8	7 6	17 4	20 2	20 2
G.U.O.F.G. ...	9 5	10 10	11 9	2 7	4 0	3 10	12 0	14 10	15 7
Court Unity, A.O.F. ...	9 7	7 11	6 9	9 8	11 8	12 3	19 3	19 7	19 0
„ Ararat, „ ...	9 4	9 4	8 6	8 3	9 0	12 11	17 7	18 4	21 5
I.O.O.F. ...	13 6	14 2	14 8	3 10	6 0	6 10	17 4	20 2	21 6
U.A.O.D. ...	11 3	13 2	12 7	3 0	4 7	5 1	14 3	17 9	17 8
Melbourne District, A.O.F.	9 1	9 10	10 3	4 8	4 5	4 8	13 9	14 3	14 11
Ovens and Murray District, A.O.F.	9 10	9 7	9 2	6 1	7 3	8 5	15 11	16 10	17 7
Portland District, A.O.F....	8 11	7 9	7 11	6 8	7 11	7 8	15 7	15 8	15 7
Melbourne District, St. P.S.	9 8	12 9	11 11	8 0	9 1	10 3	17 8	21 10	22 2
G.U.O.O.F. ...	12 4	11 11	10 6	4 2	6 1	7 1	16 6	18 0	17 7
A.N.A. ...	15 10	16 0	16 4	2 1	3 4	3 6	17 11	19 4	19 10

Factors affecting progress.

11. The financial condition of a Society is constantly changing from quinquennium to quinquennium, and even from year to year; it is affected by the increase or decrease of its membership and the resulting alteration in members' ages, carrying with it corresponding augmentation or reduction in the pressure of the normal sick and funeral claims, the liability at the advanced ages increasing, it must be borne in mind, very much more quickly than the age. The most important factor in the progress of a Society, however, is the adequacy at the several entry ages of the contributions to provide the sick and funeral benefits given; of scarcely less importance is the sufficiency of the income periodically derived from investments and the consequent accumulation of the funds at as rapid a rate as members' net liability. The prosperity of a Society depends moreover very materially, as already stated, on the comparative heaviness or lightness of the sickness and funeral claims.

12. These several factors—the actual rates of sickness, mortality and exclusions, the change in numerical strength and age, the adequacy of the contributions, the rate of interest obtained—combine to make up or modify the three constituent elements of the valuation balance-sheet—the sum equal, with investment-returns, to the future sick and funeral outgo, on the debit side of the account; and on the credit side, the sum with interest added equal to the future income from members, and the realized assets or capital.

Capital per member an unreliable test of financial condition.

13. When a Society possessing adequate premiums is first established the contributions are equal in value to the liabilities, and the assets (consisting at that stage of its progress of the contribution-value alone, there having been no time to

accumulate capital) are equivalent to 20s. in every £1 of liabilities ; as the Society and members become older the contributions decrease in present value, while the present value of the liabilities increases, the deficiency, however, being supplied by the capital derived from the over-payments of the members when young, which have been fixed sufficiently high to counterbalance their under-payments when old, and the assets (being now the contribution-value and the accumulated funds together) are still equal to 20s. in every £1 of liabilities. Deficiencies are therefore mainly due to the contributions being inadequate to sustain the actual outgo for sickness and funerals, or to the retainable portion of the contributions not having been regularly, closely and profitably invested.

THE CONDITION AND PROGRESS OF FRIENDLY SOCIETIES IN 1894.

14. The course adopted in the published reports for the years 1891, 1892, and 1893 has been again followed, and the detailed tables setting forth the financial and statistical history during 1894 of the separate branches constituting the several districts and Societies have not from motives of economy been printed, the total figures only being given. The information relating to each branch having necessarily, however, to be compiled, is available for reference in manuscript. The figures placed in square brackets are those relating to the immediately preceding years, 1893 and 1892, brought forward for purposes of comparison.

Appendix B.
—Summary
Tables.

15. In addition to 11 Societies consisting of one branch only, there were in 1894 22 Societies with branches, making 33 altogether; the same number existed in 1893 and 1892; the number of Societies were thus 33 [33, 33].

Table I.—
Societies.

16. At the commencement of 1894 the branches were 1,064 [1,061, 1,048] in number; the new branches opened during the year were 47 [28, 25]; the number closed or amalgamated was 36 [25, 12]; and the number at the end of 1894 was therefore 1,075 [1,064, 1,061].

Branches.

17. The number of members at the beginning of 1894 was 82,004 [87,003, 90,403]; the new members admitted during the year were 8,158 [7,669, 8,919]; those admitted by clearance were 1,193 [1,242, 1,378]; the deaths were 817 [838, 915]; the departures by clearance were 1,291 [1,570, 1,579]; and the exclusions through arrears, resignation, or expulsion were 10,043 [11,502, 11,203]; bringing the number at the end of 1894 down to 79,204 [82,004, 87,003].

Members.—
Initiations,
clearances,
arrears,
deaths.

18. The decrease in the membership in 1894 was 2,800 [4,999, 3,400], making a total net loss in the three years of 11,199 members.

Decrease.

19. The initiations during 1894 were 9.9 [8.8, 9.8] per cent. and the arrears were 12.2 [13.2, 12.4] per cent. of the members at the beginning of the year; this gives a loss of membership on the basis of the excess of arrears above initiations compared with the members at the commencement of the year of 2.3 [4.4, 2.6] per cent., and a total loss in three years on the basis of the members at the beginning of the triennial period of 12.4 per cent.

Proportion-
ate loss.

20. Out of the 82,004 [87,003, 90,403] members at the beginning of 1894, 68,600 [72,162, 74,163] members were entitled to sick and funeral benefits, and 13,404 [14,841, 16,240] were not so entitled, through too recent membership or being in arrear with their contributions ; and out of the 79,204 [82,004, 87,003] members at the end of the year, 66,869 [68,600, 72,162] were effective, and 12,335 [13,404, 14,841] non-effective ; the mean number being 80,604 [84,504, 88,703] members and 67,735 [70,381, 73,163] effectives ; the proportion entitled to all the benefits of the Societies during the year was 84.0 [83.3, 82.5] per cent. of the total number, the effective members being thus relatively greater in 1894 than in 1893 or 1892.

Number and
proportion
effective,
average
number.

21. The initiation, clearance, and wives' registration fees paid during 1894 were, to the Sick and Funeral Funds, £1,293 [£1,228, £1,464], and to the Medical and Management Funds, £2,736 [£2,748, £3,289].

Tables II,
III.—
Entrance
and
clearance
fees.

22. The contributions and levies paid during 1894 were, to the Sick and Funeral Funds, £108,964 [£112,092, £118,053] ; to the Medical and Management Funds, £113,910 [£117,430, £123,108] ; the sum contributed to both funds being £222,874 [£229,522, £241,161] ; this is equal per effective member to £3 5s. 10d. [£3 5s., £3 6s.]

Contri-
butions and
levies.

Amount of
interest.

23. The amount of interest received from investments during 1894 was, in the Sick and Funeral Funds, £42,686 [£45,477, £46,010], and in the Medical and Management Funds, £807 [£969, £1,559].

Sick pay.

24. The sick pay expended during 1894 amounted to £107,753 [£101,253, £90,924]; this is equivalent per effective member to £1 9s. 9d. [£1 8s. 10d., £1 4s. 10d.].

Funeral
claims.

25. The funeral money amounted to £18,538 [£19,105, £20,827], equal per effective member to 5s. 6d. [5s. 5d., 5s. 8d.].

Medical at-
tendance
and med-
icine.

26. Medical attendance and medicine to members and their families during 1894 cost £81,244 [£84,918, £90,955]; this is equivalent per effective member to £1 4s. [£1 4s. 1d., £1 4s. 10d.].

Management
and ratio to
contribu-
tions.

27. The cost of management during 1894 was £45,538 [£45,692, £49,158], being 20 [19·6, 20] per cent. of members' contributions.

Increase in
capital of
Sick and
Funeral
Funds.

28. The increase in the Sick and Funeral Fund capital by the excess of the total income over expenditure in 1894 was £25,587 [£38,425, £53,672].

Sick and
Funeral
Fund capital.

29. The amount of the Sick and Funeral Fund capital at the end of 1894 was £1,007,978 [£982,391, £943,966]; this is equal per effective member to £15 15s. 6d. [£14 6s. 7d., £13 1s. 7d.]. The capital, it is seen, has increased continuously during 1894, 1893, and 1892, while the membership has been decreasing.

Table VII.—
Capital
belonging to
all the funds.

30. If to £1,007,978, the Sick and Funeral Fund capital, there be added £31,776, the Medical and Management Fund capital, £11,098 belonging to Widows and Orphans' Funds, £12,421 to the Congregational Ministers' Provident Society, £6,170 to the I.O.O.F. Superannuation Benefit Fund, and £10,585 to "Other Funds," chiefly Benevolent and Suspense Funds, the total capital of the Societies at the end of 1894 amounted to £1,080,028, which is equal to £13 12s. 9d. per member.

Total
receipts,
expenditure,
and funds.

31. The total receipts from all sources, expenditure for all purposes, and the aggregate capital for the year 1894, are given in the table following:—

TOTAL RECEIPTS, EXPENDITURE, AND FUNDS, 1894.

—					Sick and Funeral Funds.	Medical and Management Funds.	C.M.P.S., W. & O., and I.O.O.F. S.B. Funds.	Total.
					£	£	£	£
Contributions, entrance fees, and levies	...	...	...	...	110,257	116,646	707	227,610
Interest and rent	...	...	...	...	42,686	807	1,440	44,933
Other receipts	...	...	...	...	7,491	19,252	6,000	32,743
Total receipts	...	...	...	...	160,434	136,705	8,147	305,286
Sick pay	...	...	...	...	100,753	...	...	100,753
Funeral claims	...	...	...	...	18,538	...	801	19,339
Medical benefits	...	...	...	...	...	81,244	...	81,244
Management expenses	...	...	...	...	...	45,538	130	45,668
Other expenditure	...	...	...	...	15,556	10,106	525	26,187
Total expenditure	...	...	...	...	134,847	136,888	1,456	273,191
Receipts in excess of expenditure	...	...	...	...	25,587	— 183	6,691	32,095
Funds at the beginning of 1894	...	...	...	...	982,391	31,959	22,998	1,037,348
Funds at the end of 1894	...	...	...	...	1,007,978	31,776	29,689	1,069,443
Benevolent and Suspense Funds	...	...	...	...	...	...	...	10,585
Total funds at end of 1894	...	...	...	...	...	...	...	£1,080,028

Tables IV.,
V.—Invest-
ments.

32. Of the Sick and Funeral Fund capital at the end of 1894, £1,007,978 [£982,391, £943,966], the sum of £876,485 [£866,844, £829,172] was invested on mortgage, debentures and banks, and £72,659 [£66,351, £60,237] in halls and other freehold property, the proportion to the whole of the latter being 7·2 [6·8, 6·4] per cent.; the sum remaining uninvested was £58,834 [£49,196, £54,557], being 5·8 [5·0, 5·8] per cent.

33. The total capital of all the Funds at the end of 1894 was distributed and invested in the manner following :—

Distribution and investment of total capital.

DISTRIBUTION AND INVESTMENT OF FUNDS, 1894.

	£		£
Sick and Funeral Funds	1,007,978	Invested on mortgage	714,107
Medical and Management Funds	31,776	" in debentures	6,627
Widows and Orphans' Funds	11,098	Deposited in banks at interest	200,291
C.M.P.S. Funds	12,421	Invested in halls	68,475
I.O.O.F. Superannuation Benefit Fund	6,170	" other freehold property	18,811
Benevolent, Suspense, &c., Funds	10,585	Cash not bearing interest	71,717
	£1,080,028		£1,080,028

34. Comparing the return from investment in 1894 with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds was 4·29 [4·72, 5·02] per cent., being 9s. in the £100 less than in 1893, and 15s. less than in 1892.

Rate of interest.

35. The number of members who received sick pay during 1894 was 15,284 [16,611, 13,968], equal to 225·6 [236·0, 190·9] per 1,000 effective members, a relatively fewer number of members having declared on the funds than in 1893, and greater than in 1892.

Table VI.—Experience: Sickness—Proportion sick.

36. The duration of sickness in 1894 was 143,285 weeks [138,706, 124,668], equal per sick member to 56 days [50, 54], and per member entitled to claim that benefit to 12·7 days [11·8, 10·2]; proportionately, therefore, to the number entitled to claim and to the actual claimants, the rate of sickness was greater in 1894 than in either of the two preceding years.

Relative duration of sickness.

37. The amount of sick pay disbursed during 1894 was equivalent to 29s. 9d. per effective member [28s. 9d., 24s. 6d.], and to £6 11s. 10d. per claimant [£6 1s. 11d., £6 10s. 2d.], an increase in both cases over the two preceding years. The rate of sick pay per week was 14s. 1d. [14s. 7d., 14s. 7d.]; these figures indicate a tendency towards the reduced scales of pay in 1894.

Sick pay per effective, per claimant, and per week.

38. The ratio of deaths to the number of members living or the mean rate of mortality in 1894 was 10·12 per 1,000 [9·92, 10·32], being greater in 1893, but less than in 1892.

Death-rate.

39. The number of wives who died in 1894 was 348 [359, 417], equal to 4·32 per 1,000 members [4·25, 4·7]—the number of wives entitled to the benefit being a matter of impossibility to obtain with a sufficient degree of accuracy.

Deaths of wives.

40. The number of members who resigned or who were excluded from membership through arrears of contributions or otherwise was equal in 1894 to 124·5 per 1,000 [136·1, 126·3]; and the departures by arrears, resignation, and expulsion, as well as clearance, were in the ratio of 140·6 per 1,000 [154·7, 144·1]; the clearances per 1,000 were, therefore, equal to 16·1 [18·6, 17·8], or an average of nearly 2 per cent. during the three years 1892-4.

Arrears and Clearances.

NUMERICAL AND FINANCIAL PROGRESS DURING 1878-94.

41. Particulars of members, funds, investments, and the experience of all the Societies taken together for each of the seventeen years, 1878-94, are contained in Tables VIII. to XI. of Appendix B. The following is a compendium of the numerical statement, Table VIII. :—

Table VIII.—Members.

ADMISSIONS, DEATHS, DEPARTURES, AND INCREASE OF MEMBERS, 1878-94.			
Admissions by initiation and clearance	...	...	176,098
Departures by clearance and arrears, &c.	...	...	130,266
Excess of admissions over departures	...	...	45,832
Deaths of members	...	...	12,058
Increase in members during the period	...	...	33,774
Number of members at the beginning of 1878	...	...	45,430
Number of members at the end of 1894	...	...	79,204

Estimated
loss by
exclusions.

42. Taking the clearance members as $10\frac{1}{2}$ per cent. of the number admitted, the average proportion during the period, it is seen that about 158,000 members were gained during the seventeen years 1878-94 by initiation, and about 117,000 lost by arrears, resignation, and expulsion, over ten times as many members having been lost by arrears, &c., as by death.

Table IX.—
Receipts,
expenditure,
and funds.

43. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the seventeen years 1878-94 were as under :—

RECEIPTS, EXPENDITURE AND FUNDS, 1878-94.

						£
Sum contributed by members	...	...	...	...	...	3,261,946
Interest	...	...	...	...	...	571,086
Other receipts	...	...	...	...	...	401,307
Total receipts						4,234,339
Sick pay	...	...	...	...	...	1,165,046
Funeral benefits	...	...	...	...	...	277,964
Medical benefits	...	...	...	...	...	1,171,496
Management	...	...	...	...	...	599,973
Other expenditure	...	...	...	...	...	347,185
Total expenditure						3,561,664
Excess of receipts over expenditure						672,675
Funds at the beginning of 1878						367,079
Funds at the end of 1894						1,039,754

Proportional
receipts and
expenditure.

44. In proportion to the total receipts during the seventeen years the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to $13\frac{1}{2}$ per cent., and other receipts to $9\frac{1}{2}$ per cent.; also the expenses of management amounted to 14 per cent. of the total receipts; proportionately to the total expenditure, sick pay was equal to 33 per cent., funeral benefits to 7, medical benefits to 33, management to 17, and other expenditure to 10 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878-94 was equivalent to 16 per cent., and the total expenditure to 84 per cent.

Progress,
1878-94,
1893-4, of
leading
societies.

45. The two following tables exhibit the progress which the leading Societies have made during the seventeen years 1878-94, and the last two years 1893-4 :—

BRANCHES, MEMBERS, AND SICK AND FUNERAL AND MEDICAL AND MANAGEMENT FUNDS, IN THE
THIRTEEN LARGEST SOCIETIES IN 1877, 1893, AND 1894.

Society.	1877.			1893.			1894.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.	Branches.	Members.	Funds.
			£			£			£
M.U.I.O.O.F. ...	159	13,102	162,160	197	20,704	358,139	203	20,219	368,233
G.U.O.O.F. ...	47	2,596	17,286	63	4,017	49,014	60	3,687	49,454
I.O.O.F. ...	44	2,535	13,902	75	6,882	84,254	74	6,374	82,220
U.A.O.D. ...	41	2,595	10,175	97	7,847	82,266	95	7,297	84,064
A.O.F., Melbourne District ...	70	6,300	48,956	79	8,796	92,179	79	8,465	92,215
I.O.R. ...	158	5,674	42,723	182	9,321	126,335	185	9,168	131,234
O.S.T. ...	59	2,040	10,558	60	2,667	29,585	61	2,529	30,390
H.A.C.B.S. ...	44	2,916	12,687	58	4,184	26,507	61	4,052	26,664
O.St.A. ...	18	1,149	3,681	18	707	4,623	18	646	4,516
G.U.O.F.G. ...	12	589	2,155	23	1,294	11,160	23	1,215	11,534
St.P.S., Melbourne District ...	6	508	4,878	7	631	23,595	9	613	24,296
P.A.F.S. ...	14	265	1,756	29	1,254	13,058	29	1,132	13,566
A.N.A. ...	4	209	453	106	8,768	53,327	111	9,146	60,877
Remaining Societies ...	71	4,952	35,709	70	4,932	60,308	67	4,661	60,491
Total ...	747	45,430	367,079	1,064	82,004	1,014,350	1,075	79,204	1,039,754

INCREASE OR DECREASE IN BRANCHES, MEMBERS, AND FUNDS DURING 1878-94 AND 1893-4 IN THE THIRTEEN LARGEST SOCIETIES.

Society.	Increase (Decrease -) 1878-94.			Increase (Decrease -) 1893-4.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.
M.U.I.O.O.F.	44	7,117	£206,073	6	-485	£10,094
G.U.O.O.F.	13	1,091	32,168	-3	-330	440
I.O.O.F.	30	3,839	68,318	-1	-508	-2,034
U.A.O.D.	54	4,702	73,889	-2	-550	1,798
A.O.F., Melbourne District	9	2,165	43,259	...	-331	36
I.O.R.	27	3,494	88,511	3	-153	4,899
O.S.T.	2	489	19,832	1	-138	805
H.A.C.B.S.	17	1,136	13,977	3	-132	157
O.St.A. ... ..	...	-503	835	...	-61	-107
G.U.O.F.G.	11	626	9,379	...	-79	374
St.P.S., Melbourne District	3	105	19,418	2	-18	701
P.A.F.S.	15	867	11,810	...	-122	508
A.N.A.	107	8,937	60,424	5	378	7,550
Remaining Societies	-2	-291	24,782	-3	-271	183
Total	320	33,774	672,675	11	-2,800	25,404

46. It will be seen that the M.U. has added 44 branches, the U.A.O.D. 54, and the A.N.A. 107 during the seventeen years 1878-94 ; and during the same period the membership of the M.U. and A.N.A. has increased by 7,117 and 8,937 respectively, the U.A.O.D. by 4,702, the I.O.O.F. by 3,839, and the I.O.R. by 3,494 ; financially the increase was £206,073 in the M.U., £88,511 in the I.O.R., £73,889 in the U.A.O.D., £68,318 in the I.O.O.F., £60,424 in the A.N.A., and £43,259 in the A.O.F., U.M.D. During the year 1894 the funds advanced in nearly all cases, but there was a uniform loss in membership. Taking the Societies as a whole, while the total number of members increased by 74 per cent. during the seventeen years, or at the rate of 3·3 per cent. per annum, their accumulated funds increased by 183 per cent., or at the rate of 6·3 per cent. per annum, the increase *ratio* being taken as constant.

47. An average of 91·9 per cent. of the total capital of the Sick and Funeral and Medical and Management Funds was kept constantly invested during the seven-teen years, realizing on the total funds an average rate of interest of slightly under 5·1 per cent. per annum.

Table X.—
Rate of
investment
and interest.

48. The average proportion of members on the sick list annually during the last twelve years was 202·9 per 1,000 effective members, 1883 being the earliest year when members entitled to benefits were distinguished from the total members ; the average annual duration of sickness during the seventeen years 1878-94 was 46 days per sick member, and 10 days per effective member during the twelve years subsequent to 1882. The sick pay per sick member during the seventeen years was £5 18s. 5d. per annum, and 24s. 7d. per annum to each effective during the twelve years ; the annual rate per week during the seventeen years being 15s. 5d. The mortality of members per annum to every 1,000 members during the seventeen years was 10·61, and that of wives 5·21.

Table XI.—
—Experi-
ence.

Sickness,
mortality,
1878-94.

DATES OF FURNISHING THE FRIENDLY SOCIETIES' RETURNS FOR 1894.

49. It is provided by the Friendly Societies Act, section 14 (1. d), that every Society registered thereunder shall send annually to the Government Statist a state-ment of its funds, receipts and expenditure during the preceding year (Return A), with the experience of sickness, mortality, admissions and departures (Return B) ; it is furthermore provided that such returns shall be sent in before the first day of February in each year. The following table contains a statement of the months in which the 1894 returns from the several Societies reached this office ; it will be noticed

Dates when
1894 returns
were
received.

that nine-tenths of the branches furnished the required returns during the first quarter of 1895, and that the returns from 425 branches or single Societies, about 39 per cent. of the whole number, were received before the 1st February, 1895, this proportion being somewhat smaller than that of the previous year, when 40 per cent. of the branches or single Societies fully complied with the law. The three branches enumerated in the table which had not supplied returns when the Report went to press are Carlton and Bairnsdale branches of the Melbourne District H.A.C.B.S., and the U.L.F.S., which is stated to have been closed early in 1895. Seeing that the figures embodied in the returns relate to the year terminated in December, it does not seem too much to expect that the whole of the returns should be sent to the Government Statist during the first quarter of the year.

TABLE SHOWING THE MONTHS IN 1895 DURING WHICH THE RETURNS OF THE RESPECTIVE FRIENDLY SOCIETIES FOR 1894 REACHED THE GOVERNMENT STATIST.

Name of Society.		Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1894 were received.												Number of Branches which did not furnish the 1894 Returns in time for publication.	Total.
		During—													
		January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.		
M.U.I.O.O.F. ... ..	...	223	5	1	...	...	...	...	...	...	...	...	...	229
G.U.O.O.F. ... ..	...	65	3	1	...	...	...	...	...	...	...	...	...	69
I.O.O.F. ... ..	...	...	73	...	3	...	...	...	...	...	...	...	...	76
U.A.O.D. ... ..	...	47	29	7	4	6	2	1	...	...	...	...	...	96
A.O.F., Ballarat District	...	...	1	8	...	...	...	...	...	...	...	...	...	9
" Bendigo District	...	9	2	...	1	...	...	...	...	...	...	...	...	12
" Geelong and Western District	...	...	...	6	...	...	1	...	...	...	...	...	...	7
" Grenville District	...	...	...	...	1	...	3	...	...	...	...	...	...	4
" Melbourne District	...	68	10	1	...	1	...	...	...	...	...	...	...	80
" Ovens and Murray District	...	...	7	...	...	...	...	...	...	...	...	...	...	7
" Portland District	...	...	8	...	...	...	...	...	...	...	...	...	...	8
" Warrnambool District	...	...	3	...	...	...	...	...	...	...	...	...	...	3
" Court Unity	...	...	1	...	...	...	...	...	...	...	...	...	...	1
" Court Freedom	...	...	...	1	...	...	...	...	...	...	...	...	...	1
" Court Ararat	...	...	1	...	...	...	...	...	...	...	...	...	...	1
" Court Amherst	...	...	...	...	...	1	...	...	...	...	...	...	...	1
I.O.R. ... ..	...	127	54	...	5	...	...	...	...	...	...	...	...	186
O.S.T., Ballarat and Sandhurst Grand Division	...	...	...	11	3	...	2	...	...	1	...	...	...	17
" Melbourne Grand Division	...	9	6	9	3	...	...	...	...	...	...	...	...	27
" Victoria Grand Division	...	...	19	3	...	...	...	...	...	...	...	...	...	22
H.A.C.B.S., Ballarat District	...	...	1	...	7	...	...	...	...	...	...	...	...	8
" Melbourne District	...	14	18	5	8	1	6	1	...	1	...	...	2	56
O.St.A. ... ..	...	...	8	...	5	...	4	...	2	...	...	...	...	19
O.St.A., S.C. ... ..	...	7	...	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G. ... ..	...	23	1	...	...	...	...	...	...	...	...	...	...	24
St.P.S., Melbourne District	...	...	1	...	8	...	1	...	...	...	...	...	...	10
" Geelong and Western District	...	...	1	...	...	...	...	...	...	...	...	...	...	1
P.A.F.S. ... ..	...	1	24	...	5	...	...	...	...	...	...	...	...	30
A.N.A. ... ..	...	40	54	11	3	2	1	...	...	...	...	...	...	111
A.O.S. ... ..	...	...	2	...	...	...	...	...	...	...	...	...	...	2
G.S.R.S. ... ..	...	...	1	...	...	...	...	...	...	...	...	...	...	1
St.M.T.A.B.S. ... ..	...	...	...	...	...	1	...	...	...	...	...	...	...	1
U.L.F.S. ... ..	...	...	...	...	...	...	...	...	...	...	...	...	1	1
C.M.P.S. ... ..	...	...	1	...	...	...	...	...	...	...	...	...	...	1
I.N.F. ... ..	...	...	9	...	...	...	...	...	...	...	...	...	...	9
M.T.B.S. ... ..	...	...	...	1	...	...	...	...	...	...	...	...	...	1
Total	425	547	56	66	13	20	4	2	...	2	3	1,138

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS.

Sick and
Funeral
Funds
misapplied.

50. The attention of the Societies has been repeatedly called in preceding Reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes of the Medical and Management Fund. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the assurance fund a portion of its capital and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several

* See the *Friendly Societies Act* 1890, No. 1094, sections 14 (III.) and 31.

Societies during each of the five years 1890-94, the increase in 1894 compared with the preceding year, and the number of branches which so offended in each Society compared with the total number of branches in each case:—

MISAPPROPRIATION OF SICK AND FUNERAL FUNDS, 1890-94.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Increase of Amount Misappropriated at end of 1894 over Amount at end of 1893. (Decrease -)	Total Number of Branches in each Society, 1894.	Number of Branches which Misappropriated their Sick and Funeral Funds in 1894.
	1890.	1891.	1892.	1893.	1894.			
	£	£	£	£	£	£		
M.U.I.O.O.F.	89	78	191	150	174	24	203	16
G.U.O.O.F.	34	25	111	112	108	-4	60	11
I.O.O.F.	259	499	606	586	489	-97	74	25
U.A.O.D.	181	294	641	1,001	709	-292	95	34
A.O.F., Ballarat District	624	664	709	730	555	-175	8	5
" Bendigo District	183	234	278	280	300	20	11	7
" Geelong and Western District ... ..	...	...	...	...	...	...	6	...
" Grenville District	11	12	8	28	41	13	3	2
" Melbourne District ... ..	...	49	47	49	...	-49	79	...
" Ovens and Murray District	5	...	...	...	...	...	6	...
" Portland District ... ..	...	...	15	4	...	-4	7	...
" Warrnambool District ... ..	...	...	...	...	8	8	1	1
" Independent Courts ... ..	...	...	...	1	8	7	4	2
I.O.R.	122	114	179	150	118	-32	185	29
O.S.T., Ballarat and Sandhurst Grand Division	88	143	185	180	207	27	15	6
" Melbourne Grand Division	99	116	76	70	154	84	25	8
" Victoria Grand Division	86	94	125	172	158	-14	21	8
" National Division ... ..	...	101	197	222	225	3	...	...
H.A.C.B.S., Ballarat District	143	124	107	98	122	24	7	2
" Melbourne District	72	136	136	123	116	-7	54	9
O.St.A.	104	147	162	241	302	61	18	13
O.St.A., S.C. ... ..	...	...	5	13	38	25	6	2
G.U.O.F.G.	63	43	135	176	142	-34	23	10
St.P.S., Melbourne District	434	467	544	677	829	152	9	7
" Geelong and Western District	2	12	23	...	...	...	1	...
P.A.F.S.	424	529	823	1,108	1,291	183	29	23
A.N.A.	650	697	1,035	1,330	1,266	-64	111	46
A.O.S. ... ..	...	...	...	...	...	...	1	...
G.S.R.S. ... ..	...	...	...	...	...	...	1	...
St.M.T.A.B.S. ... ..	...	...	...	11	...	-11	1	...
U.L.F.S. ... ..	...	...	...	...	...	...	1	...
I.N.F.	59	106	364	530	482	-48	8	7
M.T.B.S.	576	472	242	198	110	-88	1	1
Total	4,308	5,156	6,944	8,240	7,952	-288	1,074*	274

* Not including the C.M.P.S.

51. It will be noticed that an aggregate in all the offending Societies of £6,520 Increased sum mis-applied. per annum on the average during the quinquennium, 1890-94, belonging to the Sick and Funeral Fund reserve has been used for Medical and Management purposes, the amount misappropriated in 1894, which was equivalent to nearly four-fifths per cent. of the Sick and Funeral capital of all the Societies, having decreased by £288 compared with that of the preceding year. Taking the Societies as a whole nearly one-fourth of the total number of branches have found the income appropriated to the Medical and Management Fund insufficient to meet the current expenses chargeable to that Fund.

52. Among individual Societies those that misapplied the greatest amount in 1894 were the P.A.F.S., £1,291, wherein 23 branches offended out of a total of 29; A.N.A., £1,266, 46 branches out of 111; Melbourne District, St.P.S., £829, 7 branches out of 9; U.A.O.D., £709, 34 branches out of 95; Ballarat District, A.O.F., £555, 5 branches out of 8; I.O.O.F., £489, 25 branches out of 74. Those that used the greatest sum in 1894 in excess of 1893 were the P.A.F.S., £183, and Melbourne District St.P.S., £152; and the greatest amount relatively to their sick and funeral capital was misapplied by the I.N.F., 20 per cent.; Ballarat District, A.O.F., 19 per cent.; P.A.F.S., $8\frac{3}{4}$ per cent.; O.St.A., $6\frac{3}{4}$ per cent.; National Division, O.S.T., $6\frac{1}{4}$ per cent.; Melbourne District, St.P.S., $5\frac{1}{2}$ per cent. Offending societies compared.

53. This important matter has been giving the Societies serious concern for some time, and strenuous efforts are consequently being made in many instances to

put a stop to so reprehensible and impolitic a practice. The following recent correspondence on the subject is published for general information, and as an indication, besides, of the course that will have to be adopted if evidence of improvement in this particular is not soon forthcoming:—

The D.S. of the Melbourne District A.O.F. to the Actuary for Friendly Societies.

District Chambers, Foresters' Hall, 168 Latrobe-street,
Melbourne, 16th August, 1895.

DEAR SIR,

At our last district meeting one of the representatives, when discussing the question to vote £3 3s. to a branch as equivalent to a *fine* imposed upon them by the District Executive for illegally using the *Sick and Funeral Fund* for Medical and Management purposes, said—"That *some branches of other Friendly Societies were in the habit of using their Sick and Funeral Fund for management purposes*, and apparently no attempt made to prevent the same being done, while in this Society the District Officers imposed a fine of £3 3s. for each offence, and made a levy upon their members sufficient to repay the amount due to the S. and F. Fund as soon as it is discovered.

In support of his statement he referred to your Report on Friendly Societies for 1893, page xviii, in which it appears that some Societies have used their Sick and Funeral Fund to the extent of over £1,000. Our Society also appears in the list owing to one branch using £49, for which a fine of £3 3s. was inflicted, and a levy made to repay the same.

The District Executive of this Society directs me to call your attention to the foregoing statements, and to ask you to *enforce the penalties in section 31 (II.) of the Friendly Societies Act 1890*, and if you will consent to do so, and proceed against *all* offenders, we would suggest you *commence with this Society*, or *any of the large Societies* guilty of acting contrary to the Friendly Societies Act section 14 (III.), as we consider if the penalties are not to be enforced it would be better to ask Parliament to remove that section from the Act; if on the other hand it is to be retained, we consider it should be enforced against *all* offenders. If it is once known that the Act is to be put in force, I am sure it will have a good effect upon the various branches, and will save the District Officers the unpleasant duty of inflicting fines upon them.

Trusting you will comply with this request,

I remain, yours truly,

W. YOUNG, D.S.

Evan F. Owen, Esq.,
Actuary under the Friendly Societies Act.

The Actuary for Friendly Societies to the D.S., Melbourne District, A.O.F.

Government Statist's Office,
Melbourne, 28th August, 1895.

SIR,

I have the honour to acknowledge the receipt of your letter drawing my attention to the misappropriation of the Sick and Funeral Fund for Medical and Management purposes on the part of many of the Societies, and urging me to prosecute the Societies so offending against the express provisions of the Friendly Societies Act. Similar representations, I may say, have been verbally made to me by the chief secretaries of other important Societies.

2. The subject of the misappropriations of the funds I have brought under the notice of the Societies upon several occasions; the Table in the Report for the year 1893, to which you refer me, is introduced, you will notice, by the following explanation of its purpose:—"Misappropriation of Sick and Funeral Funds:—The attention of the Societies has been repeatedly called in preceding Reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes of the Medical and Management Fund. Not only is the practice a violation of the statute (see the *Friendly Societies Act 1890*, No. 1094, sections 14 (III.) and 31), but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the Assurance Fund a portion of its capital, and depriving it thereby of the interest which should accrue therefrom."

3. I am very much of your opinion that provisions in Acts of Parliament setting forth certain penalties to be incurred by violations of such Acts had better be repealed if the administrators of the law confine themselves to merely remonstrating with offenders from year to year, and refrain from enforcing the penalties to which they have rendered themselves liable.

4. The Table in the 1893 Report shows that the calling repeated attention to the misuse of the funds in the direction you have very wisely taken effective steps to prevent in your Society has had no practical effect in mitigating the evil in the Societies in general, seeing there has, on the contrary, been a regular increase in the total sum so annually misapplied during the five years 1889-93, given respectively in the Table as £3,542, £4,308, £5,156, £6,944, £8,240.

5. These figures serve to show that, as far at least as this particular matter is concerned, the system hitherto adopted of remonstrating with the Societies and pointing out to them in the Reports laid annually before Parliament, and subsequently distributed among them, that the practice complained of is a "violation of the Statute" has proved a failure, and that I shall be compelled in the interest of the Societies themselves, however loth to employ coercion I may be, to institute legal proceedings to enforce compliance with the Act, beginning with the most flagrant offenders.

I have, &c.,

EVAN F. OWEN,

Senior Assistant Government Statist
and Actuary for Friendly Societies.

Wm. Young, Esq., D.S., A.O.F.,
Foresters Hall, Latrobe-street, Melbourne.

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

54. The following is a statement of the number of Friendly Societies, branches, and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

FRIENDLY SOCIETIES IN THE SEVERAL AUSTRALASIAN COLONIES.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capital per Member.
					£	£ s. d.
Victoria ...	31st December, 1894	33	1,075	79,204	1,080,028	13 12 9
New South Wales ...	" 1893*	39	813	68,433	486,517	7 2 2
Queensland ...	" 1894	17	243	17,086	146,420	8 11 5
South Australia ...	" 1892	15	422	35,892	428,317	11 18 8
Western Australia ...	" 1894	13	26	1,834	32,671	17 16 3
Tasmania ...	" 1894	20	111	9,768	79,907	8 3 7
New Zealand ...	" 1893	31†	372	29,763	530,587	17 16 7
Total ...	...	...	3,062	241,980	2,784,447	11 10 2

* No returns received from the Sons and Daughters of Temperance.
† Not including lodges separately registered.

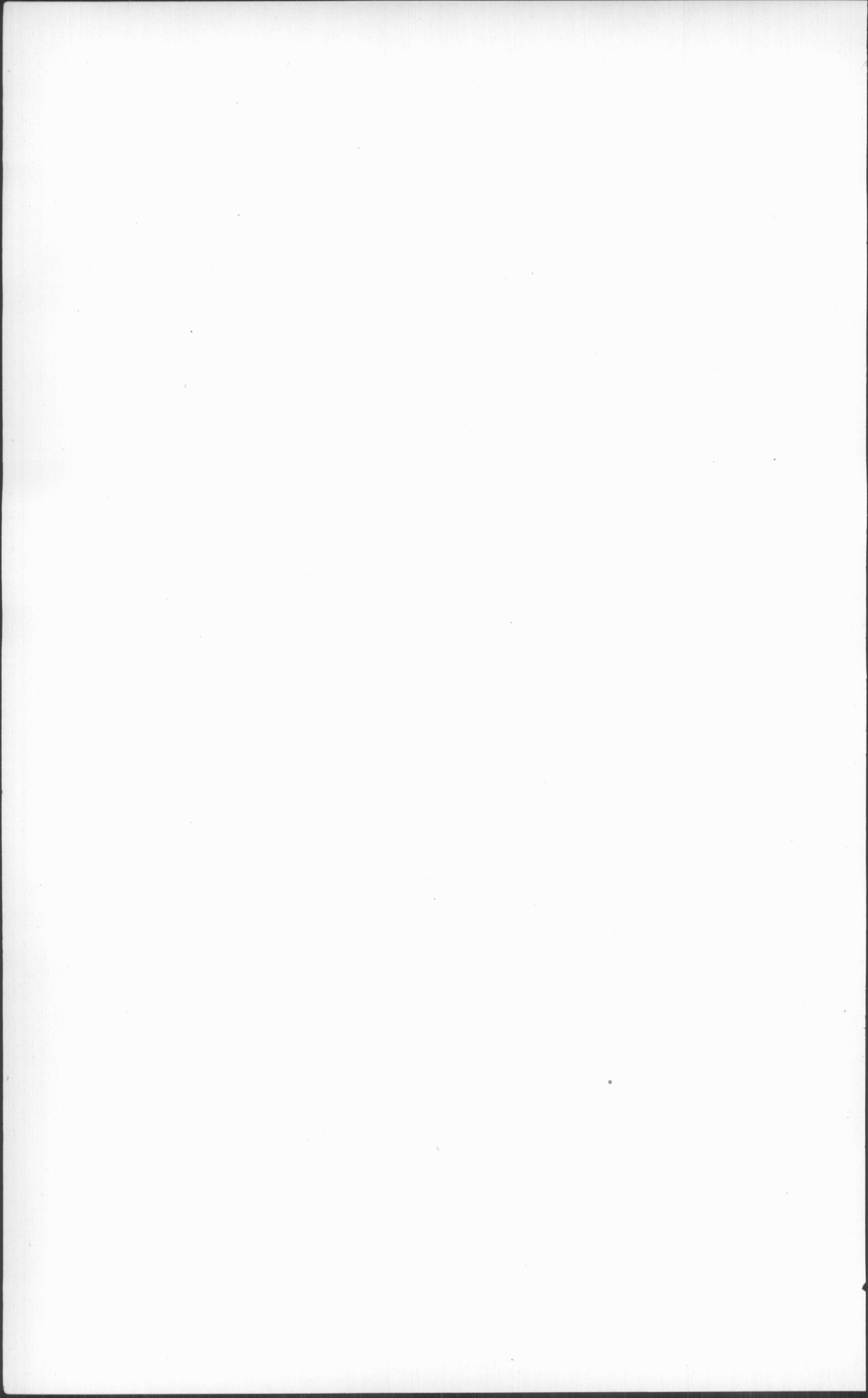
55. It will be seen from this table that there are 3,100 branches or lodges in the various Friendly Societies in the Australasian Colonies, and that there are on the average 79 members in each branch, or a total of over 246,000; and, assuming that for each member three persons besides on the average participate in the medical sickness or funeral benefits of these Societies, not far short of 1,000,000 persons, nearly one-fourth of the total population of the seven colonies, are connected directly with the Societies and share in the benefits conferred thereby.

56. Victoria, it will be noticed, possesses nearly 35 per cent. of the branches, over 32 per cent. of the members, and nearly 39 per cent. of the capital belonging to the whole of the Societies in the colonies; and that the accumulated funds of the Societies in Victoria exceed £1,000,000, New South Wales coming next with nearly £500,000.

EVAN F. OWEN,
Senior Assistant Government Statist.

Office of the Government Statist,
Melbourne, 17th December, 1895.

A P P E N D I C E S .



APPENDIX A.

VALUATIONS 1894.

THE THIRD VALUATION OF THE GRAND UNITED ORDER OF ODD FELLOWS.

Letter from the Assistant Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 19th August, 1895.

SIR,

I have the honour to forward herewith the Report of the Actuary to this office on the condition of the Grand United Order of Odd Fellows Friendly Society, together with an abstract of the results of his valuation, as at the 31st December, 1894, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The exceptionally severe crisis through which the colony has been passing during the last few years has had an adverse effect on the sickness experience and numerical progress of the Society, with the result that there has been a slight retrogression in its financial position at the 1894, compared with the 1888, Valuation.

I have, &c.,

EVAN F. OWEN,
Sen. Asst. Government Statist.

J. S. Riddell, Esq., G.S., G.U.O.O.F.,
144 Elizabeth-street, City.

ABSTRACT of the Valuation of the Ballarat District, G.U.O.O.F., as at the 31st December, 1894.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—	524	743'32	28 5	10,467	..	10,654 1,642 1,414 3,231	18,434	
During first six months' sickness, at 20s. per week								
During second six months' sickness, at 15s. per week								
After second six months' sickness, at 5s. per week								
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims	156	104'80	4 0	1,474	..	4,028 416	4,702 366 8	
Sums payable at death of—								
Members, at £20								
Wives, at £10								
Probable future registered wives	73	..	..	..	..	..	..	..
Children under 14, at £2	73	..	..	..	..	..	..	..
Total	753	848'12	32 5	11,941	..	21,385	23,510	11,569

TABULAR SUMMARY of the Valuation of the Ballarat

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Excelsior	Ballarat	1864	251	86	28 2	40 $\frac{3}{4}$	43	+51	+39	+108	6 $\frac{1}{4}$	5
2	Wendouree	Ballarat	1867	33	8	29 1	39	46 $\frac{1}{4}$	...	-24	+309	4 $\frac{3}{4}$	4
3	Pride of the Wimmera	Stawell	1869	130	24	28 4	41 $\frac{3}{4}$	33 $\frac{1}{2}$	+97	+100	+41	5 $\frac{1}{4}$	4
4	Stuart Mill	St. Arnaud	1869	48	8	29 10	38	40	+10	+19	+247	4 $\frac{1}{2}$	3 $\frac{1}{2}$
5	Corio	Geelong	1872	56	28	27 9	33 $\frac{1}{4}$	39 $\frac{1}{4}$	-72	+16	+202	5 $\frac{1}{2}$	4 $\frac{1}{2}$
6	Pride of Horsham ...	Horsham	1876	6	2	29 10	33	34	...	...	...	4	3
Total Sick Funds				524	156	28 5	39 $\frac{1}{4}$	40	+29	+40	+128	5 $\frac{1}{2}$	...
District Funeral Fund				524	156	4 0	39 $\frac{1}{4}$	40	+29	+40	+128	6	4 $\frac{1}{2}$
Total				524	156	32 5	39 $\frac{1}{4}$	40	+29	+40	+128	5 $\frac{3}{4}$	...
QUINQUENNIAL COMPARISON:—													
Valuation of { 31st December, 1888				...	526	174	31 9	...	39 $\frac{1}{4}$	-9	+14	+174	4 $\frac{3}{4}$...
{ 31st December, 1894				...	524	156	32 5	...	40	+29	+40	+128	5 $\frac{3}{4}$...
(a) Increase				...	...	...	0 8	...	3	38	26	...	1 ...
(b) Decrease				...	2	18	...	...	...	...	46	...	...

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The deficiency shown I believe to be due partly to the increase in the normal liability consequent upon the advance in age, and mainly to the material addition to the annual sickness outgo during the preceding quinquennium, but partially neutralized by the augmentation of the capital.

District Funeral Fund.—The deficiency shown I believe to be due to the increase in age and mortality and the insufficiency of the contributions to provide the benefits.

District, G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
8,587	...	...	4,430	2,168	6,598	...	1,989	8 13	- 7 19	10 4	5 1	15 5	1
1,188	...	...	643	559	1,202	14	...	16 19	+ 0 9	10 10	9 5	20 3	2
4,770	...	...	2,991	331	3,322	...	1,448	2 11	- 11 3	12 6	1 5	13 11	3
1,861	...	...	1,132	322	1,454	...	407	6 14	- 8 10	12 2	3 6	15 8	4
1,803	...	...	1,105	981	2,086	283	...	17 10	+ 5 1	12 3	10 11	23 2	5
225	...	...	166	358	524	299	...	59 13	+49 17	14 9	31 10	46 7	6
18,434	...	...	10,467	4,719	15,186	[596	3,844]	9 0	- 6 4	11 4	5 2	16 6	
...	5,076	...	1,474	2,360	3,834	...	1,242	4 10	- 2 7	5 9	9 4	15 1	
18,434	5,076	23,510	11,941	7,079	19,020	...	4,490	13 10	- 8 11	10 2	6 0	16 2	
15,708	3,911	19,619	11,064	5,750	16,814	...	2,805	10 19	- 5 7	11 4	5 10	17 2	1888
18,434	5,076	23,510	11,941	7,079	19,020	...	4,490	13 10	- 8 11	10 2	6 0	16 2	1894
2,726	1,165	3,891	877	1,329	2,206	...	1,685	2 11	3 4	...	0 2	...	(a)
...	...	...	...	...	...	...	...	...	...	1 2	...	1 0	(b)

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The deficiency shown I believe to be due to the increase in age and in the sickness outgo during the preceding quinquennium, with the consequent decrease in capital.

District Funeral Fund.—The deficiency shown I believe to be due to the increase in age and mortality during the preceding quinquennium, and the insufficiency of the contributions to provide the benefits.

District, G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
8,827	...	...	4,567	215	4,782	...	4,045	1 0	-18 15	10 4	0 6	10 10	1
3,663	...	...	1,440	35	1,475	...	2,188	0 10	-30 8	7 11	0 2	8 1	2
2,216	...	...	1,304	267	1,571	...	645	4 8	-10 11	11 9	2 5	14 2	3
14,706	...	...	7,311	517	7,828	...	6,878	1 10	-19 14	9 11	0 9	10 8	
...	3,474	...	1,038	1,025	2,063	...	1,411	2 19	-4 1	6 0	5 11	11 11	
14,706	3,474	18,180	8,349	1,542	9,891	...	8,289	4 8	-23 15	9 2	1 8	10 10	
11,299	2,961	14,260	7,436	2,211	9,647	...	4,613	6 10	-13 11	10 5	3 1	13 6	1888
14,706	3,474	18,180	8,349	1,542	9,891	...	8,289	4 8	-23 15	9 2	1 8	10 10	1894
3,407	513	3,920	913	...	244	...	3,676	...	10 4	...	...	...	(a)
...	...	...	...	669	...	...	...	2 2	...	1 3	1 5	2 8	(b)

ABSTRACT of the Valuation of the Castlemaine District, G.U.O.O.F., as at the 31st December, 1894.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—	271	376 88	27 10	5,058	..	5,980	11,014	
During first six months' sickness, at 20s. per week								
During second six months' sickness, at 15s. per week								
After second six months' sickness, at 5s. per week								
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims	122	54 20	4 0	727	..	936		
Sums payable at death of—								
Members, at £20								
Wives, at £10								
Probable future registered wives	49	..	..	..	..	2,322	2,591	
Children under 14, at £2								
						366	173	
						5		
Total	442	431 08	31 10	5,785	..	13,570	13,783	7,998

TABULAR SUMMARY of the Valuation of the Castlemaine

[illegible]

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The deficiency shown I believe to be due to the increase in the age and in the annual sickness outgo during the preceding quinquennium.

District Funeral Fund.—The surplus shown I believe to be due to the increase in capital, decrease in membership, and light mortality.

Whole Castlemaine District.—The position of the district as a whole is due to the deficiency of the Sick Funds being counterbalanced by the surplus of the Funeral Funds.

District G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
1,662	...	...	543	50	593	...	1,069	1 9	-30 11	6 7	0 7	7 2	1
2,216	...	...	862	591	1,453	...	763	12 1	-15 12	7 10	5 4	13 2	2
872	...	...	490	451	941	69	...	21 10	+3 6	11 3	10 4	21 7	3
1,012	...	...	382	745	1,127	115	...	31 1	+4 16	7 7	14 9	22 4	4
813	...	...	329	797	1,126	313	...	37 19	+14 18	8 1	19 7	27 8	5
2,097	...	...	984	633	1,617	...	480	11 2	-8 8	9 5	6 0	15 5	6
973	...	...	612	218	830	...	143	8 14	-5 14	12 7	4 6	17 1	7
399	...	...	255	234	489	99	...	23 8	+9 18	13 1	12 0	25 1	8
874	...	...	578	398	976	102	...	14 15	+3 16	13 3	9 1	22 4	9
105	...	...	23	...	23	...	82	...	-41 0	4 4	...	4 4	10
11,014	...	...	5,058	4,117	9,175	[698	2,537]	15 4	-6 16	9 2	7 6	16 8	
...	2,769	...	727	2,256	2,983	214	...	8 7	+0 16	5 3	16 4	21 7	
11,014	2,769	13,783	5,785	6,373	12,158	...	1,625	23 10	-6 0	8 5	9 3	17 8	
11,788	2,819	14,607	7,121	5,682	12,803	...	1,804	17 2	-5 9	9 9	7 10	17 7	1888
11,014	2,769	13,783	5,785	6,373	12,158	...	1,625	23 10	-6 0	8 5	9 3	17 8	1894
...	...	...	...	691	...	...	...	6 8	0 11	...	1 5	0 1	(a)
774	50	824	1,336	...	645	...	179	...	...	1 4	...	...	(b)

ABSTRACT of the Valuation of the Eastern District, G.U.O.O.F., as at the 31st December, 1894.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—	454	656'18	28 11	10,976	..	9,467	14,369	
During first six months' sickness, at 20s. per week						1,247		
During second six months' sickness, at 15s. per week						1,018		
After second six months' sickness, at 5s. per week						2,265		
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims	176	90'80	4 0	1,519	..	2,862	3,064	
Sums payable at death of—						383		
Members, at £20	134	..	..	..	..	..	260	29
Wives, at £10 .. .. .						..	..
Probable future registered wives .. .. .						..	..
Children under 14 at £2	134	..	..	..	..	..	29	
Total	764	746'98	32 11	12,495	..	17,242	17,722	5,227

TABULAR SUMMARY of the Valuation of the

No.	Branch.	Where situated	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Carlton ...	Carlton ...	1869	31	17	27 11	35 ³ / ₄	40 ³ / ₄	– 20	– 20	+ 376	5 ¹ / ₄	4
2	Marquis of Normanby ...	Fitzroy ...	1879	40	16	27 9	29 ¹ / ₄	33 ¹ / ₄	+ 78	+ 4	+ 258	4 ¹ / ₂	3 ¹ / ₂
3	Rose of Richmond ...	Richmond ...	1879	43	22	28 1	29 ¹ / ₄	34 ¹ / ₄	...	– 51	+ 261	6	4 ¹ / ₂
4	Exhibition ..	Fitzroy ...	1880	78	39	28 7	29 ¹ / ₄	33 ¹ / ₄	– 39	+ 57	+ 301	4 ¹ / ₂	3 ¹ / ₂
5	Mechanic ...	Melbourne ...	1881	20	10	29 3	29 ¹ / ₄	35	...	...	...	5 ¹ / ₄	4 ¹ / ₂
6	Rose of Collingwood ...	Collingwood ...	1882	70	32	29 9	27 ¹ / ₄	32 ¹ / ₄	+ 23	+ 45	+ 466	6	4 ¹ / ₂
7	James Riddell ...	Hawthorn ...	1884	47	9	29 6	28	31 ¹ / ₄	...	– 74	+ 439	6 ¹ / ₄	5
8	Park View ...	North Fitzroy ...	1885	26	12	29 0	28 ¹ / ₄	31 ¹ / ₄	...	...	...	4 ¹ / ₄	4
9	Rees Miller ...	Richmond ...	1886	24	6	28 9	26 ¹ / ₄	30 ¹ / ₄	...	...	...	3	3
10	Frankston ...	Frankston ...	1888	18	1	31 0	25	30 ¹ / ₄	...	...	...	¹ / ₂	3
11	Cuttriss ...	Coburg ...	1889	5	1	32 5	...	35 ³ / ₄	...	...	...	3 ¹ / ₄	3
12	Hebditch ...	Camberwell...	1890	19	4	28 4	...	29 ¹ / ₄	...	...	...	4 ¹ / ₄	3 ¹ / ₂
13	North Carlton ...	North Carlton	1890	6	1	28 1	...	26 ¹ / ₄	...	...	...	...	3
14	South Yarra ...	South Yarra	1891	10	6	28 9	...	29	...	...	...	1 ¹ / ₄	3
15	East Bourke ...	Brunswick ...	1892	17	...	29 8	...	33 ¹ / ₄	...	...	...	...	3
Total Sick Funds ...				454	176	28 11	29 ¹ / ₄	33	– 28	=	+ 366	5 ¹ / ₄	...
District Funeral Fund ...				454	176	4 0	29 ¹ / ₄	33	– 28	=	+ 366	5 ¹ / ₄	4 ¹ / ₂
Total ...				454	176	32 11	29 ¹ / ₄	33	– 28	=	+ 366	5 ¹ / ₄	...
QUINQUENNIAL COMPARISON :—													
Valuation of { 31st December, 1888 ...				474	167	32 3	...	29 ¹ / ₄	– 18	– 19	+ 355	3 ¹ / ₄	...
{ 31st December, 1894 ...				454	176	32 11	...	33	– 28	=	+ 366	5 ¹ / ₄	...
(a) Increase ...				...	9	0 8	...	3 ³ / ₄	...	19	11	2	...
(b) Decrease ...				20	...	...	...	...	10	...	...	...	...

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The surplus shown I believe to be due to the comparative youthfulness of the members with the attendant low normal annual sickness outgo during the preceding quinquennium, the improvement in the amount of interest realized with the consequent increase in the accumulated fund.

District Funeral Fund.—The improvement in the financial position I believe to be mainly due to the increase in the interest realized, the favorable mortality, and the increase in the capital.

Eastern District, G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+) Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15. £	16. £	17. £	18. £	19. £	20. £	21. £	22. £	23. £ s.	24. £ s.	25. s. d.	26. s. d.	27. s. d.	1.
1,043	...	...	624	329	953	...	90	10 12	- 2 18	12 0	6 4	18 4	1
1,342	...	...	978	506	1,484	142	...	12 13	+ 3 11	14 7	7 7	22 2	2
1,079	...	...	918	1,089	2,007	928	...	25 7	+ 21 12	17 0	20 2	37 2	3
3,043	...	...	1,956	941	2,897	...	146	12 1	- 1 17	12 10	6 2	19 0	4
578	...	...	436	339	775	197	...	16 19	+ 9 17	15 1	11 9	26 10	5
2,101	...	...	1,630	767	2,397	296	...	10 19	+ 4 5	15 6	7 4	22 10	6
963	...	...	1,020	1,024	2,044	1,081	...	21 16	+ 23 0	21 2	21 3	42 5	7
761	...	...	628	442	1,070	309	...	17 0	+ 11 18	16 6	11 7	28 1	8
850	...	...	675	151	826	...	24	6 6	- 1 0	15 11	3 7	19 6	9
636	...	...	546	123	669	33	...	6 17	+ 1 17	17 2	3 10	21 0	10
194	...	...	146	126	272	78	...	25 4	+ 15 12	15 1	13 0	28 1	11
592	...	...	494	131	625	33	...	6 18	+ 1 15	16 8	4 5	21 1	12
201	...	...	173	40	213	12	...	6 13	+ 2 0	17 3	4 0	21 3	13
348	...	...	286	71	357	9	...	7 2	+ 0 18	16 5	4 1	20 6	14
638	...	...	466	44	510	...	128	2 12	- 7 11	14 7	1 5	16 0	15
14,369	...	...	10,976	6,123	17,099	[3,118	388]	13 10	+ 6 0	15 4	8 6	23 10	1888 1894
...	3,353	...	1,519	1,580	3,099	2,730	...	3 10	- 0 11	9 1	9 5	18 6	
14,369	3,353	17,722	12,495	7,703	20,198	2,476	...	16 19	+ 5 9	14 1	8 8	22 9	
11,804	3,239	15,043	11,606	3,174	14,780	...	263	6 14	- 0 11	15 5	4 3	19 8	
14,369	3,353	17,722	12,495	7,703	20,195	2,476	...	16 19	+ 5 9	14 1	8 8	22 9	
2,565	114	2,679	889	4,529	5,415	2,739	...	10 5	6 c	...	4 5	3 1	(a)
...	...	...	...	...	...	...	...	...	...	1 4	...	...	(b)

ABSTRACT of the Valuation of the Gippsland District, G.U.O.O.F., as at the 31st December, 1894.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—	160	227'74	28 6	3,481	..	3,681	6,274	
During first six months' sickness, at 20s. per week								
During second six months' sickness, at 15s. per week								
After second six months' sickness, at 5s. per week								
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims	59	32'00	4 0	486	..	1,311	1,179	
Sums payable at death of—								
Members, at £20								
Wives, at £10								
Probable future registered wives	24	154	109	3
Children under 14, at £2								
Total	243	259'74	32 6	3,967	..	7,399	7,565	3,598

TABULAR SUMMARY of the Valuation of the Gippsland

No.	Branch	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (-) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.			
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
						s. d.	Yrs.	Yrs.	%	%	%	%	%		
1	Pioneer	Sale	1862	57	25	27 4	42½	46	-70	-6	+285	4½	3½		
2	Shakespeare	Stratford	1866	29	7	27 7	37½	39½	...	...	...	4½	3½
3	Bairnsdale	Bairnsdale	1872	30	21	27 3	42	46½	-35	+88	+434	5½	4½		
4	New Province	Traralgon	1881	8	...	32 5	32½	36½	...	...	...	5½	4
5	Star of the South	Alberton	1887	9	1	30 1	25½	35	...	...	...	2	3
6	Paynesville	Paynesville	1888	9	4	29 6	...	32½	...	...	...	2	3
7	Pride of Gippsland	Maffra	1891	18	1	32 8	...	30½	...	...	...	3½	3
Total Sick Funds				160	59	28 6	40	41½	-59	+22	+335	4½	...		
District Funeral Fund				160	59	4 0	40	41½	-59	+22	+335	6½	5		
Total				160	59	32 6	40	41½	-59	+22	+335	5½	...		
QUINQUENNIAL COMPARISON :—															
Valuation of { 31st December, 1888				174	62	31 7	...	40	-52	-5	+273	4½	...
{ 31st December, 1894				160	59	32 6	...	41½	-59	+22	+335	5½	...
(a) Increase	0 11	...	1½	...	27	62	1½	...
(b) Decrease	14	3	7

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The stationary financial position I believe to be due to the increase in the age of the members, and in the sickness outgo during the preceding quinquennium, with the consequent pressure on the capital.

District Funeral Fund.—The surplus shown I believe to be due to the favorable mortality experience, and the increase in the interest obtained during the preceding quinquennium, with the magnitude of the accumulated fund.

District, G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
2,298	...	...	1,078	986	2,064	...	234	17 6	- 4 2	9 5	8 7	18 0	1
1,072	...	...	632	462	1,094	22	...	15 19	+ 0 15	11 10	8 7	20 5	2
1,333	...	...	510	703	1,213	...	120	23 9	- 4 0	7 8	10 7	18 3	3
256	...	...	204	220	424	168	...	27 10	+ 21 0	15 11	17 2	33 1	4
344	...	...	237	121	358	14	...	13 9	+ 1 11	13 9	7 1	20 10	5
335	...	...	248	94	342	7	...	10 9	+ 0 15	14 10	5 7	20 5	6
636	...	...	572	138	710	74	...	7 13	+ 4 2	18 0	4 4	22 4	7
6,274	...	...	3,481	2,724	6,205	[285	354]	17 1	- 0 9	11 1	8 8	19 9	
...	1,291	...	486	1,671	2,157	...	69	10 9	+ 5 8	7 6	25 11	33 5	
6,274	1,291	7,565	3,967	4,395	8,362	797	...	27 9	+ 5 0	10 6	11 7	22 1	
5,559	1,384	6,943	3,837	3,172	7,009	66	...	18 5	+ 0 8	11 1	9 2	20 3	1888
6,274	1,291	7,565	3,967	4,395	8,362	797	...	27 9	+ 5 0	10 6	11 7	22 1	1894
715	...	622	130	1,223	1,353	731	...	9 4	4 12	...	2 5	1 10	(a)
...	93	...	...	...	...	...	...	...	...	0 7	...	...	(b)

ABSTRACT of the Valuation of the Melbourne District, G.U.O.F., as at the 31st December, 1894

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As adjusted.	As derived from the Table.	As adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—	1,261	1,774.50	28 2	25,768	..	27,338	45,148	
During first six months' sickness, at 20s. per week								
During second six months' sickness, at 15s. per week								
After second six months' sickness, at 5s. per week								
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims	641	252.20	4 0	3,661	..	8,915	10,380	
Sums payable at Death of—								
Members, at £20								
Wives, at £10								
Probable future registered wives	369	527	42
Children under 14 years, at £2								
Total	2,271	2,026.70	32 2	29,429	..	55,747	56,097	26,668

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Felix ...	Melbourne...	1848	165	99	28 5	38½	43	+ 5	+ 38	+273	6½	5
2	Victoria ...	Melbourne...	1849	87	47	27 11	39½	46½	– 50	– 3	+284	5½	4½
3	Britannia ...	Fitzroy ...	1850	152	107	28 0	40½	44	– 29	+ 38	+253	6	4½
4	Brighton Union ...	Brighton ...	1850	48	24	27 3	41½	44	– 40	+ 4	+304	4½	3
5	Perseverance ...	Williamstown ...	1858	74	31	28 3	36½	41½	+ 43	– 8	+ 98	6½	4½
6	Fitzroy ...	Fitzroy ...	1860	24	14	28 3	40½	47½	...	...	...	5½	4½
7	Australian ...	Port Melbourne ...	1860	175	94	28 0	34½	38	+ 1	– 18	+202	6	4½
8	Sons of Freedom ...	South Melbourne ...	1860	68	31	27 11	40½	43½	– 15	+ 31	+395	1½	3
9	Windsor ...	Windsor ...	1861	164	91	27 0	37½	42	+ 23	+ 25	+249	4½	3½
10	Nil Desperandum ...	Blackwood ...	1866	23	7	29 6	45	51	...	...	...	1½	3
11	Werribee ...	Bacchus Marsh ...	1869	19	8	27 9	29½	32	...	...	...	3½	3
12	Royal Alfred ...	West Melbourne ...	1869	46	16	27 5	37½	42½	+ 140	+ 62	+202	5½	4½
13	Waranga ...	Rushworth ...	1869	34	12	28 1	35½	33½	=	– 17	+218	3½	3
14	Rose of Yarraville ...	Yarraville ...	1879	43	15	27 7	35½	39½	+ 18	– 13	+271	4½	3½
15	Crown of Success ...	Footscray ...	1881	46	15	30 0	32½	36	+ 26	– 11	+294	4½	4
16	Fernside ...	South Melbourne ...	1882	23	7	28 1	29½	32	...	...	...	2½	3
17	Ascot Vale ...	Newmarket ...	1883	12	2	28 1	29½	40	...	...	...	3½	3
18	Murchison ...	Murchison ...	1886	31	10	29 5	25½	28	...	– 29	+437	4	3½
19	Malvern ...	Malvern ...	1887	27	11	29 4	26½	32	...	...	...	3½	3
Total Sick Funds ...				1,261	641	28 2	37½	41	– 7	+ 16	+259	5½	...
District Funeral Fund ...				1,261	641	4 0	37½	41	– 7	+ 16	+259	5½	4½
Total ...				1,261	641	32 2	37½	41	– 7	+ 16	+259	5½	...
QUINQUENNIAL COMPARISON :—													
Valuation of { 31st December, 1888 ...				1,585	694	31 9	...	37½	=	– 3	+174	4½	...
{ 31st December, 1894 ...				1,261	641	32 2	...	41	– 7	+ 16	+259	5½	...
(a) Increase ...				...	...	0 5	...	3½	...	19	85	1	...
(b) Decrease ...				324	53	...	...	...	7	...	...	...	...

Extracts from the Report of the Actuary on the District.

Total of Lodge Sick Funds.—The deficiency shown I believe to be due to the considerable increase in age of existing members arising from the retirement of many of the younger men, with consequent addition to normal liability, considerable advance in the annual sickness claims during the preceding quinquennium, and decrease in income arising from reduction in membership. These adverse influences have, however, been partially counterbalanced by the increase in the income from investments and the growth of the accumulated fund.

District Funeral Fund.—The deficiency shown I believe to be due to the increase in age and normal liability, and decrease in the income from investments during the preceding quinquennium, and in the rate of interest consequently assumed in the valuation.

District, G.U.O.O.F., as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
5,558	2,940	1,693	4,633	...	925	10 5	- 5 12	10 7	6 1	16 8	1
3,072	1,501	1,477	2,978	...	94	17 0	- 1 2	9 10	9 7	19 5	2
5,539	2,749	1,851	4,600	...	939	12 4	- 6 4	9 11	6 8	16 7	3
2,061	1,011	1,236	2,247	186	...	25 15	+ 3 18	9 10	12 0	21 10	4
2,354	1,429	922	2,351	...	3	12 9	- 0 1	12 2	7 10	20 0	5
893	414	574	988	95	...	23 18	+ 3 19	9 3	12 11	22 2	6
5,153	3,497	1,937	5,434	281	...	11 1	+ 1 12	13 7	7 6	21 1	7
3,063	1,492	20	1,512	...	1,551	0 6	- 22 16	9 9	0 1	9 10	8
6,602	3,490	1,544	5,034	...	1,568	9 8	- 9 11	10 7	4 8	15 3	9
1,077	451	9	460	...	617	0 8	- 26 17	8 5	0 2	8 7	10
691	505	178	683	...	8	9 7	- 0 8	14 7	5 2	19 9	11
1,706	852	534	1,386	...	320	11 12	- 6 19	10 0	6 3	16 3	12
1,221	894	553	1,447	226	...	16 5	+ 6 13	14 8	9 1	23 9	13
1,544	949	630	1,579	35	...	14 13	+ 0 16	12 4	8 2	20 6	14
1,425	1,088	322	1,410	...	15	7 0	- 0 7	15 3	4 6	19 9	15
838	617	142	759	...	79	6 3	- 3 9	14 9	3 5	18 2	16
488	282	240	522	34	...	20 0	+ 2 17	11 7	9 10	21 5	17
886	850	354	1,204	318	...	11 8	+ 10 5	19 2	8 0	27 2	18
977	757	184	941	...	36	6 16	- 1 7	15 6	3 9	19 3	19
45,148	25,768	14,400	40,168	[1,175	6,155]	11 8	- 3 19	11 5	6 5	17 10	1888
...	10,949	...	3,661	7,140	10,801	...	4,980	5 13	- 0 2	6 8	13 1	19 9	1894
45,148	10,949	56,097	29,429	21,540	50,969	...	5,128	17 2	- 4 1	10 6	7 8	18 2	
43,583	9,755	53,338	32,893	17,420	50,313	...	3,025	11 0	- 1 18	12 4	6 7	18 11	1888
45,148	10,949	56,097	29,429	21,540	50,969	...	5,128	17 2	- 4 1	10 6	7 8	18 2	1894
1,565	1,194	54,976	...	4,120	656	...	2,103	6 2	2 3	...	1 1	...	(a)
...	3,464	...	...	...	...	...	...	1 10	...	0 9	(b)

ABSTRACT of the Valuation of the G.U.O.O.F., as at the 31st December, 1894.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As adjusted.	As derived from the Table.	As adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week	3,019	4,270'16	28 4	63,061	..	64,862	109,945	
During second six months' sickness, at 15s. per week						9,887		
After second six months' sickness, at 5s. per week						8,507		
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims						21,248		
Sums payable at death of—								
Members, at £20	1,319	603'80	4 0	8,905	..	23,087	25,179	
Wives, at £10						3,459		
Probable future registered wives .. .. .						..
Children under 14, at £2	756	..	..	..	..	..	1,634	99
Total	5,094	4,873'96	32 4	71,966	..	131,050	136,857	64,891

TABULAR SUMMARY of the Valuation of the G.U.O.O.F.,

No.	District	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (–) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.	
		Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12
				s. d.	Yrs.	Yrs.	%	%	%	%	%
I.	Ballarat	524	156	32 5	39½	40	+ 29	+ 40	+ 128	5½	...
II.	Bendigo	349	165	32 2	39½	40½	+ 15	+ 87	+ 121	5	...
III.	Castlemaine	271	122	31 10	42½	47	– 18	+	+ 163	5	...
IV.	Eastern	454	176	32 11	29½	33	– 28	=	+ 366	5½	...
V.	Gippsland	160	59	32 6	40	41½	– 59	+ 22	+ 335	5½	...
VI.	Melbourne	1,261	641	32 2	37½	41	– 7	+ 16	+ 259	5½	...
	The whole Society	3,019	1,319	32 4	...	40½	– 4	+ 26	+ 246	5½	...
	QUINQUENNIAL COMPARISON:—										
	Valuation of { 31st December, 1888	3,431	1,386	31 10	...	37½	– 11	– 1	+ 204	4½	...
	{ 31st December, 1894	3,019	1,319	32 4	...	40½	– 4	+ 26	+ 246	5½	...
	(a) Increase .. .. .	...	...	0 6	...	3	7	27	42	1	...
	(b) Decrease	412	67	...	...	...	...	...	...	...	...

REPORT OF THE ACTUARY.

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such Tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 8s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to the increase in the age of the members as a whole through the retirement of many of the younger men with the consequent increase in the normal sickness and funeral liability; the considerable advance of 27 per cent. in the annual outgo for sick pay during the

preceding quinquennium; the effect of these adverse influences having been sufficient to counterbalance the improvement in the investment returns in the Order generally, and the relative and absolute increase in the amount of the accumulated reserve funds in possession of the districts and Lodges.

6. The first and second valuation of this Society having been effected as at the end of 1883 and 1888, the third investigation should in due course have been made as at the end of 1893, but the staff in this office having been for some time short-handed, the Friendly Societies work generally fell into arrear to the dissatisfaction, as you are aware, of the Societies; in order, therefore, that this investigation should be based upon the most recent available data, the particulars contained in the statutory returns for the year 1894 have, at the special request of the management, with the sanction of the Premier, been employed in bringing out the results of this valuation.

7. The benefits remain unaltered. Medical attendance to the member, his wife, and children under 18; allowance to member in sickness, 20s. a week for the first six months, 15s. for the second six months, and 5s. for subsequent sickness; allowances in case of death of member, £20, of wife, £10, and of each child under 14, £2.

8. Power has recently been given to Branches, in the event of their funds becoming insufficient to pay full benefits, to take steps, under the supervision of the District Council (Law No. 98), to reduce the scale of sick allowance payable to members. To this provision my special attention has been drawn by the management.

as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+) Deficiency (-) per Member.	Ratio to Liabilities per £1 of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
13	14	15	16	17	18	19	20	21	22	23	24	25	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
18,434	5,076	23,510	11,041	7,079	19,020	...	4,490	13 10	- 8 11	10 2	6 0	16 2	I.
14,706	3,474	18,180	8,349	1,542	9,891	...	8,289	4 8	- 23 15	9 2	1 8	10 10	II.
11,014	2,769	13,783	5,785	6,373	12,158	...	1,625	23 10	- 6 0	8 5	9 3	17 8	III.
14,369	3,353	17,722	12,495	7,703	20,198	2,476	...	16 19	+ 5 9	14 1	8 8	22 9	IV.
6,274	1,291	7,565	3,967	4,395	8,362	797	...	27 9	+ 5 0	10 6	11 7	22 1	V.
45,148	10,949	56,097	29,429	21,540	50,969	...	5,128	17 2	- 4 1	10 6	7 8	18 2	VI.
109,945	26,912	136,857	71,966	48,632	120,598	[3,273 ...]	19,532 16,259	16 2	- 5 8	10 6	7 1	17 7	
99,741	24,069	123,810	73,957	37,409	111,366	...	12,444	10 18	- 3 13	11 11	6 1	18 0	1888
109,945	26,912	136,857	71,966	48,632	120,598	...	16,259	16 2	- 5 8	10 6	7 1	17 7	1894
10,204	2,843	13,047	...	11,223	9,232	...	3,815	5 4	1 15	...	1 0	...	(a)
...	...	...	1,991	...	...	...	...	...	...	1 5	...	0 5	(b)

9. The contributions at the three valuation periods were as under:—

INITIATION FEE, 1883, 1888 AND 1894.

1883 and 1888.				1894.			
Age.	Total.	Sick and Funeral Fund.	Incidental Fund.	Age.	Total.	Sick and Funeral Fund.	Incidental Fund.
		£.	£.			£.	£.
16-20	...	8.	8.	16-30	...	8.	8.
20-25	...	5	3	30-35	...	5	2
25-28	...	10	6	35-40	...	10	4
28-30	...	15	9		40	24	16
30-35	...	20	12				
35-38	...	30	18				
38-40	...	40	24				
	...	50	30				

ANNUAL CONTRIBUTIONS, 1883, 1888 AND 1894.

Valuation, 1883.				Valuations, 1888 and 1894.			
Age at Entry.	Total.	Sick and Funeral Fund. 3. ^s *	Medical and Management Fund. 3.	Age at Entry.	Total.	Sick and Funeral Fund. 3. ^s *	Medical and Management Fund. 3.
	s. d.	s. d.	s. d.		s. d.	s. d.	s. d.
16-40	52 0 (1/ per week)	31 2 ³ / ₄	20 9 ³ / ₄	16-25	52 0 (1/ per wk.)	31 2 ³ / ₄	20 9 ³ / ₄
				25-30	60 8 (1/2 „)	36 4 ³ / ₄	24 3 ¹ / ₄
				30-35	69 4 (1/4 „)	41 7 ¹ / ₄	27 8 ¹ / ₄
				35-38	78 0 (1/6 „)	46 9 ³ / ₄	31 2 ³ / ₄
				38-40	86 8 (1/8 „)	52 0	34 8

* Whereof 1s. per member per quarter is assigned to the District Funeral Fund.

† To which it has been found necessary to add a levy per member of about 2s. 2d. per quarter.

10. A fee of from 4s. to 12s., according to age, is payable on the registration of the wife on the District Funeral Fund; from 24s. to 32s. on registration of second wife; 2s. 6d. on that of child under 8, and 2s. between 8 and 14; there is not in either case any subsequent periodic payment.

11. The results of the valuations of the Sick Funds of the several Lodges and the Funeral Funds of the district taken in the aggregate are given in the subjoined valuation balance-sheet:—

VALUATION BALANCE-SHEETS, 1883, 1888 AND 1894.

The Valuation of—		Number of Members.	Average Annual Contribution per Member.	Liabilities.		Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio per £1 to Liabilities of the—		
				Value of Sick and Funeral Claims.		Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
			s. d.	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1883 ...	...	3,377	31 2	116,625	71,989	24,063	96,052	20,573	7 3	6 2	12 4	4 2	16 6	
1888 ...	...	3,431	31 10	123,810	73,957	37,409	111,366	12,444	10 18	3 13	11 11	6 1	18 0	
1894 ...	...	3,019	32 4	136,857	71,966	48,632	120,598	16,259	16 2	5 8	10 6	7 1	17 7	
Increase (Decrease —)														
1888 over 1883 ...	...	54	0 8	7,185	1,968	13,346	15,314	-8,129	3 15	-2 9	-0 5	1 11	1 6	
1894 „ 1888 ...	...	-412	0 6	13,047	-1,991	11,223	9,232	3,815	5 4	1 15	-1 5	1 0	-0 5	
1894 „ 1883 ...	...	-358	1 2	20,232	-23	24,569	24,546	-4,314	8 19	-0 14	-1 10	2 11	1 1	

12. The financial position in 1894 is seen to be that the contributions of the existing members are equal in value to 10s. 6d. in the £1 relatively to the liabilities, the capital to 7s. 1d., and the assets to 17s. 7d. in the £1, an advance compared with 1888 in the case of the capital of 1s., and a recession in the case of the contributions and assets of 1s. 5d. and 5d. in the £1 respectively. Compared with 1883 there is seen to be a retrogression in regard to the value of members' payments of 1s. 10d. in the £1, but an improvement in capital and assets of 2s. 11d. and 1s. 1d.

13. The graduated scale of contributions given in the second table of paragraph 10 above was adopted in July, 1884. Prior to that date the periodic payment of all members joining from the age of 16 to 40 was 1s. a week, whose contribution remained unaltered, the improved scale being made to apply to those members only who were subsequently initiated, consisting, as shown in the subjoined table, of 432 out of the 3,019 members in the Order at the end of 1894 (3,019 less 2,587).

VALUATION 1894.—NUMBER OF FINANCIAL MEMBERS AT QUINQUENNIAL AGE GROUPS AT EACH RATE OF CONTRIBUTION PER WEEK (whereof three-fifths is credited to the Sick and Funeral Fund).

Age.	1s.	1s. 2d.	1s. 4d.	1s. 6d.	1s. 8d.	Total Members.
17-20 ...	38	...	...	...	...	38
20-25 ...	248	...	...	...	...	248
25-30 ...	422	56	...	...	...	478
30-35 ...	391	144	30	...	...	565
35-40 ...	286	75	65	7	3	436
40-45 ...	218	4	16	11	5	254
45-50 ...	223	1	...	7	3	234
50-55 ...	207	1	...	...	1	209
55-60 ...	212	...	...	...	...	212
60-65 ...	211	...	...	...	...	211
65-70 ...	110	1	...	...	...	111
70-75 ...	17	...	...	...	...	17
75-80 ...	4	...	...	...	...	4
83 ...	2	...	...	...	...	2
All ages ...	2,589	282	111	25	12	3,019

14. The 2,587 members paying 1s. a week, some of whom joined the Order under 25 years of age, contributed 31s. 2½d. annually to the Sick and Funeral Fund ($\frac{3}{5}$ of 52s.), while the payment of the whole was 32s. 4d. per member (see par. above and the Tabular Summary of the Order). It is thus seen that the practical effect of adopting the graduated scale in 1888 with the three-fifths and two-fifths division, and confining its operation to future entrants, was to increase the average contribution to the assurance funds by no more than 1s. 1¾d. per member per annum.

15. The “actual” rates of sickness, mortality and exclusions compared with the “expected” rates, which constitute the basis of the modifications made use of to correct the results obtained from the valuation tables, are given in the subjoined table :—

ACTUAL IN RELATION TO EXPECTED EXPERIENCE, 1883, 1888 AND 1894.

During the Five Years.				Actual Experience, Expected being taken = 100.		
				Sickness.	Mortality.	Exclusions.
1879-83	...	...	...	101	92	260
1884-88	...	...	...	99	89	304
1890-94	...	...	...	126	96	346

16. The *sum* of the members entitled to sick pay during each of the five years 1890-94 (each member in the Order during the entire quinquennium being counted five times, because one member during five years has the same effect on the observations as five members during one year) was 15,840 in Lodges of five years’ standing and possessing a minimum of 30 members (fewer members or a shorter period not furnishing a reliable experience); and the total number of weeks’ sickness experienced thereby was 32,572½, distributed between the full and the reduced rate of sick pay received in the following manner :—

SICKNESS.—AMOUNT AND PROPORTIONATE DISTRIBUTION, 1890-94.

Aggregate and in Half-yearly Periods.	Total Sickness.	First Six Months at 20s.	Second Six Months at 15s.	Third Six Months and after at 5s.
Number of weeks	32,572½	17,105½	3,673½	11,793½
Proportionate distribution	100	52·51	11·28	36·21

17. The table following supplies a comparison between the proportionate distribution during and after the first twelve months’ sickness in this Society, with that brought out in connexion with the decennial experience of the M.U.I.O.O.F., 1881-90, given in the 1891 Friendly Societies Report, and with that of the I.O.R., I.O.O.F., U.A.O.D., and the A.O.F., Melbourne District, subsequently valued :—

SICKNESS.—COMPARISON OF PROPORTIONATE DISTRIBUTION.

Society.				First Twelve Months.	After Twelve Months.	Aggregate.
M.U., Port Phillip District, 1886-90	...	...	...	61·0	39·0	100
„ Under-average Sickness Group, 1881-90	...	...	...	80·0	20·0	100
„ Average	...	...	...	63·0	37·0	100
„ Over-average	...	...	...	60·0	40·0	100
I.O.O.F., 1887-91	...	...	...	85·5	14·5	100
I.O.R., 1887-91	...	...	...	73·3	26·7	100
U.A.O.D., 1887-91	...	...	...	77·5	22·5	100
A.O.F., Melbourne District, 1887-91	...	...	...	71·9	28·1	100
G.U.O.O.F., 1890-94	...	...	...	63·8	36·2	100

18. The greater the proportion of sickness falling under the lowest rate of sick pay, the less, of course, is the sum which serves to discharge the sick claims during the quinquennium.

19. In the “Table of Relative Position of the Lodges” the Branches are placed in order according to—(1) Rate of interest realized; (2) Members’ average age; (3) Relative rate of sickness; (4) Capital per member; and (5), (6), (7) The assets in proportion to the liabilities. It will thereby be seen which Lodges have been a source of strength to the Order, which a source of weakness, and to what cause their favorable or unfavorable condition is to be attributed.

20. In respect to the interest earned by the Lodges during the quinquennium, the table shows that:—

RATE OF INTEREST IN THE LODGES, 1890-94.

8 Lodges obtained 6 to 6½ per cent. per annum.

14	„	5	„	5½	„
17	„	4	„	4½	„
9	„	3	„	3½	„
5	„	2	„	2½	„
3	„	1½	„	1½	„
1	„	1	„	1	„
2	„	0	„	0	„

21. Three per cent. being the lowest rate of interest assumed in the valuation, there being at present no table at a lower rate available, the eleven Lodges which failed to realize that rate have, it may be well to point out, been placed in an over-favorable position, but this is counterbalanced in the aggregate figures by the Lodges which secured a higher rate than that assumed; means should be used, however, on the part of the management of every Lodge to secure the greatest amount of interest obtainable compatible with safety.

22. The members in all the Lodges taken together were of the age at the end of 1894 of $40\frac{1}{4}$ years; it must, however, be remembered that this mean age covers a wide range in the individual Lodges, from those having members as young on the average as $26\frac{1}{2}$ years to those whose members were as old generally as 57 years. The divergence in the capital per member is also considerable, from £59 13s. to 6s. per member. In instituting comparisons under this head the length of time the Branch has been established requires to be taken into consideration; in a Lodge just started, with contributions adequate to provide the benefits, the assets, or the present value of members' in-payments alone in this case, would be equal to "20s. in the £1," although it would necessarily possess no capital at all.

23. The comparison of the actual with the expected sickness in the several Lodges brings out this result:—In 13 Lodges the actual sickness was less and in 19 greater than the expected; in the remaining 27 Lodges, their duration being under five years, or their membership less than 30, and the facts being thus too few, or the period of observation too short, to allow any legitimate inference to be drawn therefrom, no comparison has been instituted.

24. The last three columns of the "Table of Relative Position" deal with the assets and their constituent parts in relation to the liabilities in respect to each Lodge, the only legitimate test, it may be well to impress upon the members, of financial standing. It is seen that in 31 Lodges the assets are greater than the sickness liabilities, ranging from 46s. 7d. to 20s. 3d. in the £1; in one Lodge there is an equality; and in the remaining 27 Lodges the assets are less than the liabilities, ranging from 19s. 9d. to 7s. 2d. in the £1. Members should observe the position (in the 7th column) relatively to the rest occupied by the Lodge in which they are more immediately interested, and then find the order in which it stands in the 5th and 6th columns respectively; this examination will indicate whether the sickness-outgo was unduly high or otherwise, and whether its capital was high or low proportionately to its liabilities. The relative financial position of the several Lodges at the 1888 valuation is given in the supplementary column 7A; a comparison of the two columns 7 and 7A in respect to any Lodge will show whether it has gained or lost ground with reference to the other Lodges since the preceding valuation, and whether the change of position is due to its members' contributions or the amount of its capital.

25. The manner in which members' payments are divided between the Medical and Management Fund and the Sick and Funeral Fund, two-fifths to the former, three-fifths to the latter, gives rise to considerable inconvenience in carrying on the business of the Lodges, and to injustice to the older entrants. Close upon 86 per cent. of the members at the end of 1894, 2,587 in 3,019 were paying 1s. a week, either through having, as already explained, joined prior to 1884, when the present graduated scale was brought into force, or through having been initiated subsequently between the ages 16 and 25; consequently the annual sum payable by over four-fifths of the members towards the expenses of medical attendance and medicine (the most important benefit, in my opinion, afforded by the Societies) with management, was only 20s. 9 $\frac{3}{4}$ d. per member. Taking such expenses in the various Lodges at, say, 7s. a quarter (28s. a year), or 7d. a week (30s. 4d. a year), the available income for medical and management purposes fell short each year by from 7s. to 9s. per member, which had to be made up by levies, such levies being imposed, however, not only on the members who made the under-payments of 20s. 10d., say, and 24s. 3d. a year, but also on those who made the over-payments of 31s. 2d. and 34s. 8d. a year, which was a manifest injustice to the latter members.

26. Various suggestions have been made for a re-adjustment of members' payments in such a direction as to produce a more equitable scale, and to do away with the obnoxious levy system which has been found to be detrimental to the progress of the Order, by myself in the 1888 Valuation Report and subsequently in correspondence with the management, by the biennial meeting of the Society of March, 1894, and by the deputation to me therefrom.

27. I have passed the whole subject again under review, and after ascribing proper weight to the several points urged in their correspondence by the management and by the deputation in their interview with me, it appears to me that the following course will be the best to pursue:—

28. In lieu of the Incidental Fund levy which has been imposed quarter by quarter on *all* the members alike, add 2d. a week to the contribution of the 1s. members (present as well as future, of course) and 1d. a week to that of the 1s. 2d. members, but make no addition to the payment of the remainder (it will be understood that I am not now dealing with the adequacy of the scale of payments, but with its re-adjustment so as to remove a conspicuous anomaly and injustice); appropriate 7s. a quarter per member to the Incidental Fund and assign the balance remaining to the Sick and Funeral Fund, whereof one-fourth is to be paid quarterly to the District Funeral Fund.

29. The subjoined table shows the effect of the alterations just recommended:—

PRESENT CONTRIBUTIONS RE-ADJUSTED.

Age at Entry.	Present Contribution (per week).	Addition in lieu of Levy (per week).	Resulting Contribution. (per annum).	Fixed Payment to Incidental Fund (per annum).	Resulting Graduated Payment to Sick and Funeral Fund (per annum).
	s. d.	d.	s. d.	s.	s. d.
16-25	1 0	2	60 8	28	32 8
25-30	1 2	1	65 0	28	37 0
30-35	1 4	0	69 4	28	41 4
35-38	1 6	0	78 0	28	50 0
38-40	1 8	0	86 8	28	58 8

30. Under the preceding re-arrangement of members' present payments there is really, I desire to again point out, no increase in the contributions of any class of members, not even of the 16-25 and 25-30 entrants, because the additional 2d. and 1d. a week is merely a substitute for the constant levy fully equal to the larger sum, while in the case of 30-40 entrants there is (in the interests of equity) actually a reduction in such members' payments by the discontinuance of the quarterly levy which they have been unfairly required to pay to make up for the deficiency in the payments of other members.

EVAN F. OWEN,
Actuary under the Friendly Societies Act.

Office of the Government Statist,
Melbourne, 19th August, 1895.

THE THIRD VALUATION OF THE AUSTRALIAN NATIVES ASSOCIATION.

Letter from the Assistant Government Statist to the Grand Secretary, forwarding Results of the Actuary's Valuation.

Office of the Government Statist,
Melbourne, 13th December, 1895.

SIR,

I have the honour to forward herewith the Report of the Actuary to this office on the Condition of the Australian Natives Association Friendly Society, together with an abstract of the results of his valuation as at the 31st December, 1893, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The Society is now, taken as a whole, I am gratified to perceive, in a position to discharge its future Sick and Funeral claims.

I have the honour to be,

Sir,

Your obedient servant,

EVAN F. OWEN,
Senior Assistant Government Statist.

F. C. Wainwright, Esq., J.P., G.S., A.N.A.,
Prell's Buildings, Queen and Collins streets, City.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the A.N.A.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week	7,826	9,128'4	23 4	174,672	..	171,224	228,405	
During second six months' sickness, at 20s. per week						13,851		
After second six months' sickness, at 5s. per week						16,241		
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						35,531		
Sums payable at death of—								
Members, at £20	2,652	3,363'7	8 7	62,590	..	54,716	56,826	
Wives, at £10						6,387		
Probable future registered wives .. .. .						..
Members and wives in Hobart Branch						338		
Total	10,478	12,492'1	31 11	237,600	..	297,950	291,504	53,904

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866-70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The small deficiency is due, in my opinion, to the failure of the Branches during the past operations of the Society to closely, regularly, and profitably invest their surplus funds.

6. By bringing forward, as is done below, the figures relating to the two preceding valuations, an opportunity is afforded of ascertaining the financial position of the Society at the end of three quinquennial periods, and of noting the progress successively made since 1881, when the first investigation was completed.

7. The benefits to members have remained unaltered. Sums payable as funeral money and sick allowances as shown under "Nature of Benefits," together with the usual medical attendance and medicine to a member, wife and family.

8. The fixed and periodical contributions at the valuation of 1882 were as under:—

ENTRANCE FEE, 1882.

Age at Entry.	Total.	Medical and Management Fund.	Sick and Funeral Fund.	Sick Fund.	Funeral Fund.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
16-25	10 0	5 6	4 6	2 6	2 0
25-30	20 0	13 0	7 0	5 0	2 0
30-40	30 0	20 6	9 6	7 6	2 0
ANNUAL CONTRIBUTION, 1882.					
16-40	56 0	30 0	26 0	20 0	6 0

9. The periodic contributions at the valuations of 1887 and 1893 of members who joined prior to 26th of August, 1885, were identical in amount and division to those given in the preceding table.

10. The contributions at the 1887 and 1893 valuations of members who were initiated after 25th August, 1885, are given in the subjoined table:—

ENTRANCE FEE, 1887 AND 1893.

Age at Entry.	Total.	Medical and Management Fund.	Sick and Funeral Fund.	Sick Fund.	Funeral Fund.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
16-25	5 0	3 0	2 0	0 6	1 6
25-30	10 0	6 0	4 0	2 6	1 6
30-35	20 0	12 0	6 0	5 0	3 0
35-40	30 0	18 0	12 0	9 0	3 0
ANNUAL CONTRIBUTION, 1887 AND 1893.					
16-20	52 0	26 0	26 0	20 4	5 8
20-24	56 4	26 0	30 4	23 8	6 8
24-28	60 8	26 0	34 8	26 8	8 0
28-32	65 0	26 0	39 0	29 8	9 4
32-34	69 4	26 0	43 4	33 0	10 4
34-37	73 8	26 0	47 4	36 4	11 4
37-40	98 0	26 0	52 0	39 4	12 8

11. Dealing first with the aggregate Branch Sick Funds, the subjoined table contains the results of the 1893 valuation, together with those of 1882 and 1887:—

SICK FUNDS.—VALUATION BALANCE-SHEETS, 1882, 1887 AND 1893.

The Valuation of—	Number of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Sick Pay.	Value of Contributions.	Capital.	Total.				Value of Contri- butions.	Capital.	Assets.
		<i>s. d.</i>	£	£	£	£	£	£ s.	£ s.	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
1882	511	20 0	15,760	8,486	876	9,362	6,398	1 14	12 10	10 10	1 1	11 11
1887	2,368	22 7	56,626	45,667	8,035	53,702	2,924	3 8	1 5	16 2	2 10	19 0
1893	7,826	23 4	228,405	174,672	34,057	208,729	19,676	4 7	2 10	15 3	3 0	18 3
Increase (Decrease —)												
1887 over 1882	1,857	2 7	40,866	37,181	7,159	44,340	— 3,474	1 14	— 11 5	5 4	1 9	7 1
1893 „ 1887	5,458	0 9	171,779	129,005	26,022	155,027	16,752	0 19	1 5	— 0 11	0 2	— 0 9
1893 „ 1882	7,315	3 4	212,645	166,186	33,181	199,367	13,278	2 13	— 10 0	4 5	1 11	6 4

12. The retrocession in the assets relatively to the liabilities in 1893 is due to the disproportionately slow growth of the reserve fund owing mainly to deficient interest receipts.

so $\Delta^3 u_0 = 60$ $\Delta^4 u_0 = 24$
 u_0 u_1 u_2 ...
 Δ^3 Δ^4 (90)
Co. Robinson

13. The financial condition of the General Funeral Fund at the same valuations was at under :—
GENERAL FUNERAL FUND.—VALUATIONS OF 1882, 1887 AND 1893.

The Valuation of—	Number of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Surplus +, Deficiency	Capital per Member.	Surplus +, Deficiency per Member.	Ratio to Liabilities per £1 of the—		
			Value of Funeral Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1882	511	6 0	3,273	2,438	531	2,969	- 304	1 1	- 0 12	14 11	3 3	18 2
1887	2,368	6 6	14,685	11,468	3,850	15,318	+ 633	1 13	+ 0 5	15 7	5 3	20 10
1893	7,826	8 7	63,099	62,928	17,228	80,156	+17,057	2 4	+2 4	20 0	5 6	25 6
Increase (Decrease —)												
1887 over 1882 ...	1,857	0 6	11,412	9,030	3,319	12,349	937	0 12	0 17	0 8	2 0	2 8
1893 „ 1887 ...	5,458	2 1	48,414	51,460	13,378	64,838	16,424	0 11	0 19	4 5	0 3	4 8
1893 „ 1882 ...	7,315	2 7	59,826	60,490	16,697	77,187	17,361	1 3	1 16	5 1	2 3	7 4

14. The favorable position is due, it is seen, to the adequacy of members' payments and to the prudent and profitable investment of surplus funds.

15. The condition of the aggregate Branch Sick Funds and the General Funeral Fund taken together is shown in the subjoined table :—

SICK AND FUNERAL FUNDS.—VALUATIONS OF 1882, 1887 AND 1893.

The Valuation of—	Number of Members.	Average Annual Contribution per Member.	Liabilities.	Assets.			Deficiency.	Capital per Member.	Deficiency per Member.	Ratio per £1 to Liabilities of the—		
			Value of Sick Pay and Funeral Claims.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.
		s. d.	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1882	511	26 0	19,033	10,924	1,407	12,331	6,702	2 15	13 2	11 6	1 6	13 0
1887	2,368	29 1	71,311	57,135	11,885	69,020	2,291	5 1	1 0	16 0	3 4	19 4
1893	7,826	31 11	291,504	237,600	51,285	288,885	2,619	6 11	0 7	16 4	3 6	19 10
Increase (Decrease —)												
1887 over 1882 ...	1,857	3 1	52,278	46,211	10,478	56,689	-4,411	2 6	-12 2	4 6	1 10	6 4
1893 „ 1887 ...	5,458	2 10	220,193	180,465	39,400	219,265	+ 328	1 10	- 0 5	0 4	0 2	0 6
1893 „ 1882 ...	7,315	5 11	272,471	226,676	49,878	276,554	-4,083	3 16	-12 7	4 10	2 0	6 10

16. When the Funeral Fund of the Central Body and the Sick Funds of the Branches are taken together, it is seen that the assets of the Society relatively to the liabilities are in a practically satisfactory condition. The weak point appears to be the investment business of the Branches, 31 only having realized 3 per cent. interest and upwards up to 6¼ per cent. per annum during the quinquennium, of the remaining 68, 21 of over five years' standing secured no more than 2¾ to 0 per cent. This is a matter to which the governing body should direct particular attention.

17. The number of financial members in the Society at the end of 1893 is given in the subjoined table, classified according to contributions paid to the Sick and Funeral Fund, and divided into quinquennial groups of attained ages :—

VALUATION OF 1893.—NUMBER OF FINANCIAL MEMBERS AT EACH RATE OF SICK AND FUNERAL CONTRIBUTION PER WEEK AT QUINQUENNIAL AGE-GROUPS.

Age.			6d.	7d.	8d.	9d.	10d.	11d.	12d.	Total.
16-20 ... ..	...	...	460	...	...	...	...	...	...	460
20-25 ... ..	...	...	1,172	972	72	...	...	...	...	2,216
25-30 ... ..	...	...	457	975	938	135	...	...	...	2,505
30-35 ... ..	...	...	340	94	535	663	111	...	...	1,743
35-40 ... ..	...	...	197	7	12	200	146	130	34	726
40-45 ... ..	...	...	41	...	...	2	8	29	59	139
45-50 ... ..	...	...	18	1	...	1	...	1	11	32
50-55 ... ..	...	...	3	...	...	...	...	...	...	3
55-60 ... ..	...	...	...	...	...	...	...	...	...	...
60-65 ... ..	...	...	2	...	...	...	...	...	...	2
16-65 ... ..	...	...	2,690	2,049	1,557	1,001	265	160	104	7,826

18. The members paying 6d. a week, about one-third of the whole, consist of those who joined at 16-40 years of age prior to the adoption of adequate graduated scale in 1885, and of those who were initiated subsequently under 20, that payment being then sufficient to provide the benefits.

19. The "actual" rates of sickness, mortality, and exclusions compared with the "expected" rates, which are the basis of the corrections applied to the calculated results, were as under in the three valuations :—

ACTUAL IN RELATION TO EXPECTED EXPERIENCE, 1882, 1887 AND 1893.

During the Five Years ending—				Actual Experience, expected being taken as 100.		
				Sickness.	Mortality.	Exclusions.
1882	...	...	...	49	57	44 ⁰
1887	...	...	...	52	57	35 ¹
1893	...	...	...	76	65	367

20. There is seen to be a continuous increase in the relative declaration on the Funds, more especially during the recent quinquennial period.

21. The *sum* of the members entitled to sick pay during each of the five years, 1889-93, was 30,519 in Branches of five years' standing and having at least 30 members; and the number of weeks' sickness experienced by the sick members was 19,119, distributed between the full and reduced rates of pay in the following manner :—

SICKNESS.—AMOUNT AND PROPORTIONATE DISTRIBUTION, 1889-93.

Aggregate and in Half-yearly Periods.				Aggregate.	First Six Months at 20s.	Second Six Months at 10s.	Third Six Months and after at 5s.
Number of weeks	...	...	...	19,119	16,345	1,274	1,500
Proportionate distribution	...	...	...	100	85.49	6.66	7.85

22. A comparison in respect to proportionate distribution during and after the first twelve months' sickness in this Society and others previously dealt with gives the following results :—

SICKNESS.—COMPARISON OF PROPORTIONATE DISTRIBUTION.

Society.				First Twelve Months.	After Twelve Months.	Aggregate.
M.U., Port Phillip District, 1886-90	...	...	...	61.0	39.0	100
" Under-average Sickness Group, 1881-90	...	...	...	80.0	20.0	100
" Average	"	"	...	63.0	37.0	100
" Over-average	"	"	...	60.0	40.0	100
I.O.O.F., 1887-91	...	...	...	85.5	14.5	100
I.O.R., 1887-91	...	...	...	73.3	26.7	100
U.A.O.D., 1887-91	...	...	...	77.5	22.5	100
A.O.F., Melbourne District, 1887-91	...	...	...	71.9	28.1	100
G.U.O.O.F., 1890-94	...	...	...	63.8	36.2	100
A.N.A., 1889-93	...	...	...	92.1	7.9	100

23. The greater the proportion of sickness falling under the higher rate of sick pay, the greater will, of course, be the relative pressure on the Sick Funds during the quinquennium.

24. By means of the "Table of Relative Position" sent herewith information is supplied as to the Branches which have been a source of strength, which a source of weakness to the Society, and to what cause their favorable or unfavorable condition is to be attributed. The Branches are placed therein in the order of—(1) Rate of interest realized during the quinquennium; (2) Members' average age; (3) Relative rate of sickness; (4) Capital per member; and (5), (6), (7) The assets in proportion to the liabilities.

25. In respect to the interest earned by the individual Branch Sick Funds during 1889-93, while these Funds in the aggregate obtained $3\frac{1}{4}$, $4\frac{1}{4}$, $4\frac{1}{4}$, $4\frac{1}{4}$, 4 per cent. in the successive years, Table (1) shows that :—

RATE OF INTEREST IN THE BRANCHES, 1889-93.

1 Branch obtained	$6\frac{1}{4}$	per cent. per annum.
6 Branches	" $5\frac{1}{2}$ to 5	" "
9	" $4\frac{3}{4}$ " 4	" "
15	" $3\frac{3}{4}$ " 3	" "
22	" $2\frac{3}{4}$ " 2	" "
12	" $1\frac{3}{4}$ " 1	" "
2	" $\frac{3}{4}$ & $\frac{1}{2}$	" "
32	" 0	" "

It is necessary to point out, however, that 52 of the 81 Branches which occupy the lower part of the list had been less than five years in existence.

26. The members in all the Branches taken together were of the average age of $27\frac{3}{4}$ years at the end of 1893; this mean age, however, covers a range in the several Branches of from $24\frac{3}{4}$ to $33\frac{3}{4}$. The divergence in the capital per member is from £9 17s. to £1 1s.; many of the Branches have not, it must be remembered, been sufficiently long in existence to be able to build up a Reserve Fund of any magnitude.

27. The comparison of the "actual" with the "expected" sickness in the individual Branches brings out this result:—In 31 Branches the actual sickness was less, in 1 equal, and 43 greater than the expected; in the remaining 24 Branches, their duration being under five years, or their membership less than 30, and the facts being thus too few to allow any legitimate inference being drawn therefrom, no comparison has been instituted.

28. The last three columns of the "Table of Relative Position of the Branches" deal with the assets and their constituent parts in relation to the liabilities (the only legitimate test of financial standing), it is seen that in 11 Branches the assets are greater than the liabilities, ranging from 25s. to 20s. 6d. in the £1; in the remaining 88 Branches, the assets are less than the liabilities, ranging from 19s. 10d. to 12s. 6d. in the £1. Members should observe the position occupied by their own Branch in the 7th column, and then find the order in which it stands in the 5th and 6th columns respectively; this examination will indicate whether its sickness-outgo had been unduly high, or the reverse, or whether its accumulated funds had been high or low proportionately to its liabilities. The relative financial position of the several Branches at the 1887 valuation is shown in the supplementary column 7A, assets; a comparison of column 7 and 7A will serve to indicate whether a Branch has gained or lost ground relatively since the preceding valuation.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Government Statist,
Melbourne, 13th December, 1895.

Extracts from the Report of the Actuary on the Total of Branch Sick Funds, and the Board of Directors' Funeral Fund.

Total of Branch Sick Funds.—The deficiency shown I believe to be due to the increase since the preceding valuation of 1887, of two years, in the average age of the members, accompanied by an advance of 50 per cent. in the amount of sickness actually experienced during the quinquennium 1889–93, with the consequent enhancement in the value of the future liability.

Board of Directors' Funeral Fund.—The surplus shown I believe to be due to the sufficiency of the contributions to provide the benefits, and to the attention which has been paid to securing the due growth of the Reserve Funds.

TABULAR SUMMARY of the Valuation of the Australian

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (—) than, or equal to (=), that of the M. U., England, 1866-70.			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Melbourne ...	Melbourne ...	1871	52	28	23 7	30	33½	+ 78	+ 4	+ 318	4½	4
4	Ballarat ...	Ballarat ...	1874	714	343	21 6	26½	29½	- 31	- 22	+ 124	4½	3½
5	Sandhurst ...	Bendigo ...	1874	583	221	21 10	24½	25½	- 10	- 87	+ 157	6½	4½
10	Stawell ...	Stawell ...	1880	85	38	24 8	25½	30½	- 75	- 7	+ 327	3½	3
11	Creswick ...	Creswick ...	1880	145	59	21 1	26½	28½	- 49	+ 52	+ 175	5½	4½
12	Clunes ...	Clunes ...	1881	70	32	22 1	25½	29½	- 19	+ 31	+ 204	3½	3
15	Maryborough ...	Maryborough ...	1882	76	34	21 11	26	27½	+ 30	- 38	+ 276	5	4
18	Buninyong ...	Buninyong ...	1882	93	24	21 3	26½	26½	=	+ 87	+ 65	3½	3
19	Kerang ...	Kerang ...	1882	92	37	24 6	28½	30½	- 39	- 60	+ 292	3	3
20	Maldon ...	Maldon ...	1882	126	17	21 11	22½	24½	- 18	+ 53	+ 33	3½	3
21	Ararat ...	Ararat ...	1882	104	33	22 10	25½	29	- 75	- 11	+ 165	4½	3½
22	Murtoa ...	Murtoa ...	1883	32	12	23 4	23	28	- 32	- 26	+ 320	2	3
23	Kingston ...	Kingston ...	1883	37	14	21 11	25½	28½	...	- 58	+ 274	4	3½
24	Horsham ...	Horsham ...	1883	40	14	22 7	25½	29	+ 33	- 50	+ 433	5½	4½
27	St. Arnaud ...	St. Arnaud ...	1883	75	19	23 1	23½	26½	+ 137	+ 1	+ 349	2½	3
28	Sandridge ...	Port Melbourne	1883	85	26	23 3	25½	27½	- 3	+ 4	+ 453	2½	3
29	Prahran ...	Prahran ...	1884	326	111	23 7	25½	28½	- 39	- 43	+ 269	3½	3
31	Smeaton ...	Smeaton ...	1885	27	10	23 2	26½	29½	...	...	...	3½	3
32	Hamilton ...	Hamilton ...	1885	44	10	23 11	26½	27	...	- 24	+ 327	3½	3
33	Dunolly ...	Dunolly ...	1885	58	25	24 3	31½	28½	- 20	- 21	+ 380	3½	3
35	City of Richmond	Richmond ...	1885	200	88	23 3	26½	28½	- 49	- 46	+ 332	5	4
36	Charlton ...	Charlton ...	1885	49	23	23 8	24½	29½	...	- 77	+ 379	2½	3
37	Neangar ...	Eaglehawk ...	1885	177	52	22 6	23½	27½	- 6	+ 15	+ 150	4½	3½
38	Avoca ...	Avoca ...	1885	63	15	22 10	25½	27½	- 58	+ 4	+ 275	3½	3
39	South Melbourne	South Melbourne	1885	232	50	23 0	25½	27½	- 51	- 53	+ 342	3½	3
40	Allendale ...	Allendale ...	1885	125	52	23 1	28½	27½	- 19	- 1	+ 255	4½	3½
41	Mount Prospect	Mount Prospect	1885	22	10	25 4	25½	31½	...	...	...	2	3
43	Brunswick ...	Brunswick ...	1885	107	36	22 8	25½	28½	- 48	- 39	+ 351	1½	3
44	Timor ...	Timor ...	1885	57	17	22 2	24½	26½	+ 30	+ 60	+ 255	3½	3
45	Wycheproof ...	Wycheproof ...	1885	21	7	25 6	26	29	+ 10	- 79	+ 623	2½	3
48	Euroa ...	Euroa ...	1885	45	18	24 4	27½	26½	+ 77	- 50	+ 453	1½	3
49	Carlton ...	Carlton ...	1886	289	93	23 7	25½	27½	- 52	- 47	+ 356	3½	3½
50	Ballarat East...	Ballarat East	1886	232	98	22 10	25½	27½	- 37	- 31	+ 217	5	4
51	Preston ...	Preston ...	1886	77	15	22 3	25½	26	- 62	- 54	+ 306	2½	3
52	Echuca ...	Echuca ...	1886	62	16	24 6	26½	28½	...	=	+ 534	2	3
53	Windermere ...	Windermere ...	1886	55	13	23 2	23½	27½	- 39	+ 32	- 18	0	3
54	Warracknabeal	Warracknabeal	1886	60	19	26 3	28	30	...	- 36	+ 226	2½	3
55	Corio ...	Geelong ...	1886	271	89	23 9	25½	28½	- 69	- 40	+ 194	5½	4½
56	Sale... ..	Sale ...	1886	59	19	22 4	26½	27½	- 23	- 47	+ 263	4	3½
60	Clifton Hill ...	Clifton Hill ...	1886	35	6	23 3	25	25½	- 6	+ 79	+ 422	0	3
61	Nhill ...	Nhill ...	1886	86	37	25 4	28½	27½	...	- 63	+ 316	2½	3
62	Egerton ...	Egerton ...	1886	18	5	22 9	25½	29	...	...	...	0	3
64	Bairnsdale ...	Bairnsdale ...	1886	28	9	24 0	25½	28½	...	...	...	2	3
65	Footscray ...	Footscray ...	1886	122	56	23 4	27½	29	- 58	- 39	+ 220	3½	3
66	St. Kilda ...	St. Kilda ...	1886	59	12	24 7	25	26½	+ 9	+ 12	+ 546	½	3
67	Fitzroy ...	Fitzroy ...	1886	109	33	22 10	27	26½	- 9	- 38	+ 308	2	3
68	Hotham ...	North Melbourne	1886	245	57	22 8	26½	26½	- 46	- 14	+ 312	2½	3
69	Flemington and Ken-	Newmarket...	1887	64	22	23 8	22½	27½	...	- 56	+ 334	1½	3
71	Beaufort ...	Beaufort ...	1887	44	12	25 8	...	27½	- 10	+ 19	+ 379	0	3
72	Carisbrook ...	Carisbrook ...	1887	59	18	24 7	...	28½	- 49	- 48	+ 186	1½	3
73	Williamstown ...	Williamstown	1887	145	68	23 8	...	27½	...	- 31	+ 327	2½	3
75	Learmonth ...	Learmonth ...	1887	66	17	22 10	...	25	+ 19	- 58	+ 162	2½	3
76	Castlemaine ...	Castlemaine	1887	84	23	24 8	...	26½	- 53	- 62	+ 357	1	3
77	Kyneton ...	Kyneton ...	1887	63	13	23 10	...	27½	- 9	- 73	+ 254	3	3
81	Drouin ...	Drouin ...	1888	43	7	24 5	...	28½	- 24	- 36	+ 334	1½	3
82	Great Western	Great Western	1888	21	5	23 10	...	29½	...	...	...	1½	3
83	Daylesford ...	Daylesford ...	1888	102	27	23 3	...	27	- 45	- 26	+ 250	1	3
84	Essendon District	Moonee Ponds	1888	37	8	24 8	...	28	- 13	- 81	+ 643	0	3
85	Terang ...	Terang ...	1888	38	18	25 1	...	28	- 18	- 44	+ 551	2	3
87	Talbot ...	Talbot ...	1888	89	25	23 10	...	27½	- 31	- 40	+ 123	4½	3½
88	Hawthorn ...	Hawthorn ...	1888	42	14	24 1	...	28½	...	- 56	+ 375	2½	3
90	Malvern ...	Malvern ...	1888	35	15	23 9	...	29	...	- 94	+ 430	2½	3
91	Lexton ...	Lexton ...	1888	35	5	23 5	...	26½	...	- 24	+ 129	2	3
92	Numurkah ...	Numurkah ...	1889	28	11	24 9	...	28½	+ 96	- 52	+ 385	2½	3
93	Rushworth ...	Rushworth ...	1889	14	4	24 4	...	30½	...	...	...	0	3
94	Collingwood ...	Collingwood	1889	135	42	24 4	...	26½	- 71	- 39	+ 506	1½	3
95	Wedderburn ...	Wedderburn	1889	16	7	24 0	...	29½	...	...	...	0	3
96	Poowong ...	Poowong ...	1889	12	4	27 1	...	33½	...	...	...	0	3
98	Brighton ...	Brighton ...	1889	41	13	24 1	...	27½	...	- 47	+ 662	0	3
99	Bacchus Marsh	Bacchus Marsh	1889	37	19	27 4	...	30½	...	- 38	+ 528	4½	3
100	Warrnambool	Warrnambool	1889	97	27	24 8	...	26½	...	- 63	+ 250	1½	3
101	Mirboo North	Mirboo North	1889	21	...	26 1	...	27½	...	...	...	1½	3
102	Cobram ...	Cobram ...	1889	15	8	27 6	...	31	...	...	...	0	3
103	Witchipool ...	Witchipool East	1890	14	2	25 8	...	29½	...	...	...	0	3
104	Dean ...	Dean ...	1890	19	...	29 10	...	29½	...	...	...	0	3

Natives' Association as at the 31st December, 1893.

No.	Liabilities.			Assets.			Ratio to Liabilities per £1 of the—									
	Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.			Value of Contributions.	Capital.	Assets.		
									£ s.	£ s.	s. d.					
15	16	17	18	19	20	21	22	23	24	25	26	27	1			
£	£	£	£	£	£	£	£	£ s. <td>£ s.<td>s. d.<td>s. d.<td>s. d.<td></td></td></td></td></td>	£ s. <td>s. d.<td>s. d.<td>s. d.<td></td></td></td></td>	s. d. <td>s. d.<td>s. d.<td></td></td></td>	s. d. <td>s. d.<td></td></td>	s. d. <td></td>				
1,522	1,005	482	1,487	...	35	9 5	- 0 13	13 2	6 4	19 6	1			
20,409	14,277	4,718	18,995	...	1,414	6 12	- 2 0	14 0	4 7	18 7	4			
11,258	10,388	3,360	13,748	2,490	...	5 15	+ 4 5	18 6	5 11	24 5	4			
2,861	2,041	545	2,586	...	275	6 8	- 3 5	14 3	3 10	18 1	1			
3,811	2,474	575	3,049	...	762	3 19	- 5 5	13 0	3 0	16 0	1			
2,488	1,528	437	1,965	...	523	6 5	- 7 9	12 3	3 6	15 9	1			
1,830	1,455	556	2,011	181	...	7 6	+ 2 8	15 11	3 6	12 0	1			
3,514	2,025	175	2,200	...	1,314	1 18	- 14 3	11 6	1 0	12 6	1			
2,748	2,204	667	2,871	123	...	7 5	+ 1 7	16 0	4 10	20 10	1			
4,377	2,886	177	3,063	...	1,314	1 8	- 10 9	13 2	0 10	14 0	1			
3,019	2,200	725	2,925	...	94	6 19	- 1 3	14 7	4 10	19 5	1			
994	747	210	957	...	37	6 11	- 1 3	15 0	4 3	19 3	1			
973	749	297	1,046	73	...	8 1	+ 1 19	15 5	6 1	21 6	1			
868	724	360	1,084	216	...	9 0	+ 5 8	16 8	8 4	25 0	1			
2,429	1,756	322	2,078	...	351	4 6	- 4 14	14 4	2 7	17 1	1			
2,785	1,995	474	2,469	...	316	5 12	- 3 14	14 4	3 5	17 9	1			
9,836	7,704	1,446	9,150	...	686	4 9	- 2 2	15 8	2 11	18 7	1			
903	618	204	822	...	81	7 11	- 3 0	13 8	4 6	18 2	1			
1,363	1,075	135	1,210	...	153	3 1	- 3 10	15 9	2 0	17 9	1			
1,835	1,402	257	1,659	...	176	4 9	+ 1 3	15 3	2 10	18 1	1			
4,777	4,029	981	5,010	233	...	4 18	+ 1 3	16 10	4 1	20 11	1			
1,474	1,142	367	1,509	35	...	7 10	+ 0 14	15 6	5 0	20 6	1			
5,284	3,725	748	4,473	...	811	4 5	- 8 2	14 1	1 10	16 11	1			
2,069	1,448	111	1,559	...	510	1 15	- 1 6	14 0	1 30	19 1	1			
6,720	5,412	1,004	6,416	...	304	4 7	- 5 2	14 0	1 5	16 5	1			
3,608	2,705	264	2,969	...	639	8 15	- 1 12	14 0	5 1	19 1	1			
758	530	193	723	...	35	3 5	- 4 9	14 11	1 5	13 11	1			
3,249	2,425	347	2,772	...	477	2 11	- 11 0	12 6	1 5	24 8	1			
2,058	1,285	146	1,431	139	...	9 17	+ 6 12	17 8	7 0	24 8	1			
593	525	207	732	...	10	4 1	- 0 4	17 0	2 10	19 10	1			
1,306	1,113	183	1,296	...	190	3 11	- 0 13	16 10	2 8	19 6	1			
7,582	6,367	1,025	7,392	...	177	4 1	- 0 15	16 1	3 4	19 5	1			
5,093	4,578	938	5,516	...	86	4 9	- 1 2	16 1	3 1	19 2	1			
2,193	1,764	343	2,107	...	288	4 1	- 4 13	14 8	0 7	17 2	1			
2,051	1,508	255	1,763	...	578	4 2	- 10 10	13 4	2 6	13 11	1			
1,914	1,277	59	1,336	...	48	4 17	- 0 16	16 5	3 1	19 6	1			
1,881	1,542	291	1,833	508	...	4 14	+ 1 17	17 5	4 3	21 2	1			
5,955	5,184	1,279	6,463	...	454	7 2	- 12 19	13 0	2 6	20 6	1			
1,554	1,227	420	1,647	93	...	3 12	+ 0 16	18 0	2 10	21 8	1			
1,287	844	- 11	833	...	...	0 6	- 7 19	13 5	0 2	12 11	1		
2,444	2,203	310	2,513	69	...	4 12	- 0 16	13 5	1 10	15 3	1			
605	405	57	402	...	143	3 3	- 7 19	13 5	1 10	15 3	1			
922	672	222	894	...	28	7 19	- 1 0	14 7	4 10	19 5	1			
3,751	2,831	621	3,442	...	299	5 2	- 2 9	15 1	3 4	18 5	1			
1,953	1,477	99	1,576	...	377	1 14	- 6 8	15 2	1 11	17 7	1			
3,248	2,542	314	2,856	...	392	2 18	- 3 12	15 8	1 11	17 7	1			
6,756	5,705	801	6,506	...	250	3 5	- 1 0	16 11	2 4	19 3	1			
2,094	1,521	337	1,858	...	236	5 5	- 3 14	14 6	3 3	17 9	1			
1,433	1,133	58	1,101	...	242	1 6	- 5 10	15 10	0 10	16 8	1			
1,950	1,438	221	1,659	...	291	3 15	- 4 19	14 9	2 3	17 0	1			
4,737	3,453	640	4,093	...	644	4 8	- 4 9	14 7	2 8	17 3	1			
2,082	1,562	232	1,794	...	288	3 10	- 4 7	15 0	2 3	17 3	1			
2,721	2,098	228	2,326	...	395	2 14	- 4 14	15 5	1 8	17 1	1			
2,065	1,508	340	1,838	...	217	5 8	- 3 9	14 9	3 4	17 11	1			
1,421	1,046	119	1,165	...	256	2 15	- 5 19	14 7	1 8	16 5	1			
702	495	101	596	...	106	4 16	- 5 1	14 1	2 11	17 0	1			
3,299	2,414	141	2,555	...	744	1 8	- 7 6	14 8	0 10	15 6	1			
1,224	912	127	1,059	...	185	3 9	- 5 0	14 11	2 1	17 0	1			
1,247	953	102	1,055	...	192	2 14	- 5 1	15 3	1 8	16 11	1			
2,584	1,974	352	2,336	...	258	3 19	- 2 18	15 3	2 9	18 0	1			
1,380	1,017	145	1,102	...	218	3 9	- 5 4	14 9	2 1	16 0	1			
1,158	829	190	1,019	...	139	5 9	- 3 19	14 4	3 3	17 7	1			
1,123	836	96	932	...	191	2 15	- 5 9	14 11	1 8	16 7	1			
921	691	120	811	...	110	4 6	- 3 19	15 0	2 7	17 7	1			
475	332	129	401	...	14	9 4	- 1 0	14 0	5 5	18 17	1			
4,346	3,353	353	3,706	...	640	2 12	- 4 15	15 5	1 8	17 1	1			
530	384	70	444	...	76	4 8	- 4 15	14 6	2 8	17 2	1			
424	305	85	390	...	34	7 2	- 2 17	14 5	4 0	18 5	1			
1,333	1,003	123	1,116	...	207	3 0	- 5 1	15 1	1 10	16 11	1			
1,258	983	124	1,107	...	151	3 7	- 4 2	15 7	2 0	17 7	1			
3,125	2,442	268	2,710	...	415	2 15	- 4 6	15 7	1 9	17 4	1			
512	555	40	595	...	88	1 18	- 4 4	16 3	1 9	17 5	1			
468	401	44	306	...	72	2 19	- 5 3	15 8	1 10	16 11	1			
644	550	72	622	...	22	3 16	- 1 3	17 1	2 3	19 4	1			

APPENDIX B.

STATISTICS OF FRIENDLY SOCIETIES, 1894.

SUMMARY TABLES.

SUMMARY OF DETAILED TABLES OF EACH SOCIETY AND DISTRICT FOR THE YEAR 1894; TOGETHER WITH SUMMARY OF EACH SOCIETY FOR THE YEARS 1893 AND 1892.

APPENDIX B.

SUMMARY OF DETAILED TABLES, 1894.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Branches.				Members.													
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.			
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.	
																				Per cent.
1	M.U.I.O.O.F.—																			
I.	Bairnsdale ...	...	5	I	...	6	349	246	97	2	2	8	53	36	385	271	367	259	70·57
II.	Ballarat ...	...	15	I	...	16	1,644	1,476	114	16	29	12	103	14	1,630	1,440	1,637	1,458	89·07
III.	Bendigo ...	...	14	I	...	15	3,127	2,780	403	28	38	28	222	143	3,270	2,823	3,199	2,801	87·59
IV.	Castlemaine ...	...	20	...	5†	15	1,914	1,732	93	12	23	15	82	15	1,438	1,312	1,676	1,522	90·81
V.	Collingwood ...	...	10	...	...	10	1,250	1,133	45	11	14	10	76	44	1,206	1,116	1,228	1,125	91·61
VI.	Corio ...	...	4	I	...	5	400	385	27	4	7	2	18	4	404	371	402	378	94·03
VII.	Hamilton ...	...	9	...	...	9	487	389	21	1	1	...	54	33	454	379	470	384	81·70
VIII.	North Yarra†	...	...	4||	...	4	...	...	28	5	4	11	49	31	579	533	290	266	91·72
IX.	Ovens and Murray	...	18	...	...	18	1,337	1,100	100	13	14	14	147	62	1,275	1,059	1,306	1,080	82·69
X.	Port Fairy ...	...	6	...	...	6	317	291	12	7	6	9	29	25	292	271	304	281	92·43
XI.	Port Phillip ...	...	43	I	4||	40	5,505	4,887	281	56	47	65	455	230	4,665	4,149	5,085	4,518	88·85
XII.	Sale ...	...	6	...	I	5	285	236	8	2	1	6	32	29	256	220	271	228	84·13
XIII.	South Melbourne	...	13	...	...	13	1,538	1,367	68	28	15	33	151	103	1,435	1,292	1,486	1,329	89·44
XIV.	St. Arnaud †...	...	...	5†	...	5	...	...	64	3	4	4	42	17	478	399	239	200	83·68
XV.	Talbot ...	...	5	...	...	5	452	405	19	1	6	4	27	17	435	381	444	393	88·51
XVI.	Warrnambool ...	...	7	...	...	7	429	353	22	...	3	6	59	46	383	323	406	338	83·25
XVII.	Wimmera ...	...	11	2	...	13	818	698	120	14	8	15	93	18	836	669	827	683	82·59
XVIII.	Yarra Yarra ...	...	11	...	...	11	852	702	56	15	5	14	106	54	798	706	825	704	85·33
1	Total of M.U.I.O.O.F.	{ 1894	197	16	10	203	20,704	18,180	1,578	218	227	256	1,798	485	20,219	17,714	20,462	17,947	87·71	
		1893	196	4	3	197	21,485	18,579	1,538	269	204	326	2,058	781	20,704	18,180	21,095	18,380	87·13	
		1892	191	5	...	196	21,653	19,024	1,977	272	230	305	1,882	168	21,485	18,579	21,569	18,802	87·17	
2	G.U.O.O.F.—																			
I.	Ballarat ...	...	7	...	I	6	613	521	48	65	11	64	36	2	615	519	614	520	84·68
II.	Bendigo ...	...	3	...	...	3	408	338	19	2	5	1	40	25	383	341	396	340	85·86
III.	Castlemaine ...	...	9	...	...	9	331	283	6	1	2	2	21	18	313	269	322	276	85·70
IV.	Gippsland ...	...	8	...	I	7	253	177	10	2	2	1	64	55	198	159	225	168	74·67
V.	Eastern ...	...	16	...	I	15	728	525	110	22	8	28	166	70	658	442	693	483	69·70
VI.	Melbourne ...	...	20	I	I	20	1,684	1,397	96	15	16	19	240	164	1,520	1,285	1,602	1,341	83·71
2	Total of G.U.O.O.F.	{ 1894	63	I	4	60	4,017	3,241	289	107	44	115	567	330	3,687	3,015	3,852	3,128	81·20	
		1893	61	2	...	63	4,254	3,493	344	30	49	36	526	237	4,017	3,241	4,136	3,367	81·41	
		1892	61	...	...	61	4,442	3,678	427	30	59	55	531	188	4,254	3,493	4,348	3,585	82·45

3	I.O.O.F. ...	{	1894	75	1	2	74	6,882	5,469	610	86	61	97	1,046	-508	6,374	5,267	6,628	5,368	80'99
			1893	75	1	1	75	7,449	5,951	683	86	70	154	1,112	-567	6,882	5,469	7,166	5,710	79'68
			1892	74	2	1	75	7,864	6,344	787	81	53	127	1,103	-415	7,449	5,951	7,657	6,148	80'29
4	U.A.O.D. ...	{	1894	97	3	5	95	7,847	6,431	656	179	63	157	1,165	-550	7,297	6,151	7,572	6,291	83'08
			1893	99	1	3	97	8,937	7,272	637	160	79	246	1,562	-1,090	7,847	6,431	8,392	6,852	81'65
			1892	102	3	6	99	9,933	7,851	837	274	87	334	1,686	-996	8,937	7,272	9,435	7,576	80'30
5	A.O.F., Ballarat ...	{	1894	9	...	1	8	297	290	1	17	8	17	19	-26	271	257	284	274	96'48
			1893	9	...	...	9	334	322	4	1	8	...	34	-37	297	290	316	306	96'84
			1892	9	...	...	9	357	339	11	4	7	...	31	-23	334	322	345	330	95'65
6	A.O.F., Bendigo ...	{	1894	11	...	...	11	935	916	42	4	32	2	47	-35	900	854	917	885	96'40
			1893	11	...	...	11	986	957	25	5	28	1	52	-51	935	916	961	937	97'50
			1892	11	...	...	11	1,020	967	35	5	32	7	35	-34	986	957	1,003	962	95'91
7	A.O.F., Geelong and Western	{	1894	6	...	...	6	357	344	16	2	2	2	40	-26	331	317	344	330	95'93
			1893	6	...	...	6	372	359	13	1	5	...	24	-15	357	344	365	352	96'44
			1892	6	...	...	6	392	383	16	2	6	...	31	-20	372	359	382	371	97'12
8	A.O.F., Grenville ...	{	1894	3	...	...	3	91	88	4	...	3	...	2	-1	90	79	91	84	92'31
			1893	3	...	...	3	97	91	4	...	5	...	5	-6	91	88	94	90	95'74
			1892	3	...	...	3	101	97	6	...	2	...	8	-4	97	91	99	94	94'95
9	A.O.F., Melbourne ...	{	1894	79	1	1	79	8,796	7,804	694	50	106	65	904	-331	8,465	7,471	8,630	7,637	88'49
			1893	81	...	2	79	9,545	8,606	324	88	123	131	907	-749	8,796	7,804	9,171	8,205	89'46
			1892	81	...	...	81	10,094	9,244	426	79	131	103	820	-549	9,545	8,606	9,820	8,925	90'89
10	A.O.F., Ovens and Murray	{	1894	6	...	...	6	301	267	27	1	2	2	15	9	310	280	306	274	89'54
			1893	6	...	...	6	296	258	25	...	1	...	19	5	301	267	299	263	87'96
			1892	6	...	...	6	278	251	25	3	...	2	8	18	296	258	287	254	88'50
11	A.O.F., Portland ...	{	1894	7	...	...	7	488	456	5	1	3	1	33	-31	457	437	472	446	94'50
			1893	7	...	...	7	495	472	13	1	7	1	13	-7	488	456	492	464	94'31
			1892	7	...	...	7	510	472	22	2	9	5	25	-15	495	472	502	472	94'00
12	A.O.F., Warrnambool ...	{	1894	1	...	...	1	117	111	...	...	...	...	4	-4	113	105	115	108	93'91
			1893	1	...	...	1	117	114	4	1	1	2	2	...	117	111	117	113	96'58
			1892	1	...	...	1	114	113	7	2	...	...	6	3	117	114	116	114	98'28
13	A.O.F., Court Unity ...	{	1894	1	...	...	1	159	145	...	...	5	...	2	-7	152	138	156	142	91'03
			1893	1	...	...	1	163	158	2	2	5	...	3	-4	159	145	161	152	94'41
			1892	1	...	...	1	169	162	...	...	2	1	3	-6	163	158	166	160	96'39
14	A.O.F., Court Freedom ...	{	1894	1	...	...	1	45	44	...	...	...	...	14	-14	31	29	38	36	94'74
			1893	1	...	...	1	54	54	...	...	2	...	7	-9	45	44	50	49	98'00
			1892	1	...	...	1	60	55	...	...	3	...	3	-6	54	54	57	55	95'49
15	A.O.F., Court Ararat ...	{	1894	1	...	...	1	39	36	...	1	1	...	3	-3	36	33	37	35	94'59
			1893	1	...	...	1	42	38	...	...	1	...	2	-3	39	36	42	37	88'10
			1892	1	...	...	1	44	42	1	1	2	...	2	-2	42	38	43	40	93'02
16	A.O.F., Court Amherst ...	{	1894	1	...	...	1	24	23	2	...	1	...	4	-3	21	21	23	22	95'65
			1893	1	...	...	1	27	27	1	...	...	...	4	-3	24	23	26	25	96'15
			1892	1	...	...	1	27	27	...	...	...	...	...	...	27	27	27	27	100'00

* Effective members are those entitled to sick or funeral benefits. —† These Branches were transferred from the Castlemaine District to St. Arnaud District. —‡ Established during 1894. —§ These Branches were transferred from the Port Phillip District to North Yarra District.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892—*continued*.

No.	Society and District.	Year.	Branches.				Members.												Per cent.	
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.			
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*		Proportion Effective.
17	I.O.R.	{ 1894 1893 1892	182 176 174	6 9 3	3 3 1	185 182 176	9,321 9,687 9,933	8,044 8,311 8,164	983 988 1,085	149 205 242	73 64 72	178 238 252	1,034 1,257 1,249	- 153 - 366 - 246	9,168 9,321 9,687	7,869 8,044 8,311	9,244 9,504 9,810	7,956 8,178 8,237	86·07 86·04 83·97	
18	O.S.T.—																			
I.	Ballarat and Sandhurst	... ..	16	1	2	15	516	417	44	6	5	...	10	- 35	481	388	499	402	80·56
II.	Melbourne ... ..	... ..	23	2	...	25	1,303	997	189	17	14	21	211	- 40	1,263	936	1,283	967	75·37
III.	Victoria ... ..	... ..	21	...	...	21	848	647	66	2	9	4	118	- 63	785	632	816	640	78·43
18	Total of O.S.T. ...	{ 1894 1893 1892	60 64 64	3	2 4 ...	61 60 64	2,667 2,971 3,017	2,061 2,254 2,201	299 281 438	25 37 31	28 19 26	25 44 37	409 559 452	- 138 - 304 - 46	2,529 2,667 2,971	1,956 2,061 2,254	2,598 2,819 2,994	2,009 2,158 2,228	77·33 76·55 74·42	
19	H.A.C.B.S.—																			
I.	Ballarat ... ..	... ..	7	...	...	7	299	234	28	4	2	3	28	- 1	298	245	299	240	80·27
II.	Melbourne ... ..	... ..	51	4	1	54	3,885	3,246	365	39	43	33	459	- 131	3,754	3,112	3,819	3,179	83·24
19	Total of H.A.C.B.S.	{ 1894 1893 1892	58 58 58	4 2 1	1 2 1	61 58 58	4,184 4,324 4,407	3,480 3,647 3,699	393 461 447	43 39 50	45 49 65	36 58 48	487 533 467	- 132 - 140 - 83	4,052 4,184 4,324	3,357 3,480 3,647	4,118 4,254 4,365	3,419 3,564 3,673	83·02 83·78 84·15	
20	O.St.A.	{ 1894 1893 1892	18 18 18	... 1 ...	... 1 ...	18 18 18	707 791 864	631 711 780	36 43 27	1 1 2	16 18 18	2 1 1	80 109 83	- 61 - 84 - 73	646 707 791	556 631 711	677 749 828	593 671 745	87·59 89·59 89·98
21	O.St.A., S.C.	{ 1894 1893 1892	6 6 6	... ... ...	... ... ...	6 6 6	274 291 304	257 276 290	11 9 11	1 2 1	7 9 6	... 1 1	13 18 18	- 8 - 17 - 13	266 274 291	244 257 276	270 283 297	250 267 283	92·59 94·35 95·28
22	G.U.O.F.G.	{ 1894 1893 1892	23 24 24	1	1 1 ...	23 23 24	1,294 1,567 1,775	1,019 1,183 1,223	187 144 179	31 70 30	10 18 19	35 75 19	252 394 379	- 79 - 273 - 208	1,215 1,294 1,567	985 1,019 1,183	1,254 1,431 1,671	1,002 1,101 1,203	79·90 76·94 71·99	
23	St.P.S., Melbourne ...	{ 1894 1893 1892	7 8 8	2 ... ...	... 1 ...	9 7 8	631 715 779	535 605 643	66 34 56	2 ... 17	9 8 12	2 ... 4	75 110 121	- 18 - 84 - 64	613 631 715	524 535 605	622 673 747	530 570 624	85·20 84·69 83·53
24	St.P.S., Geelong and Western	{ 1894 1893 1892	1 1 1	... ... ...	... ... ...	1 1 1	226 223 216	174 203 201	16 5 11	... ... ...	2 2 4	... ... ...	79	- 65 3 7	161 226 223	145 174 203	194 225 220	159 189 202	81·96 84·00 91·82

25	P.A.F.S.	...	...	{	1894	29	...	...	29	1,254	1,015	83	10	17	19	179	-122	1,132	934	1,193	975	81'72
					1893	30	...	I	29	1,467	1,138	85	11	12	25	272	-213	1,254	1,015	1,361	1,077	79'13
					1892	30	...	...	30	1,576	1,266	105	12	14	19	193	-109	1,467	1,138	1,521	1,202	79'03
26	A.N.A....	...	...	{	1894	106	9	4	111	8,768	6,157	1,978	230	42	245	1,543	378	9,146	6,838	8,957	6,497	72'54
					1893	100	8	2	106	8,477	5,557	1,821	223	32	221	1,500	291	8,768	6,157	8,623	5,857	67'92
					1892	94	9	3	100	8,502	4,991	1,705	236	43	255	1,668	-25	8,477	5,557	8,490	5,274	62'12
27	A.O.S. ...	...	...	{	1894	I	...	...	I	35	33	I	...	2	...	2	-3	32	30	33	32	96'97
					1893	I	...	...	I	39	37	I	...	I	...	4	-4	35	33	37	35	94'59
					1892	I	...	...	I	38	36	...	I	...	...	...	I	39	37	39	37	94'87
28	G.S.R.S.	...	...	{	1894	I	...	...	I	145	140	...	...	3	...	14	-17	128	126	137	133	97'08
					1893	I	...	...	I	151	151	2	...	2	...	6	-6	145	140	148	146	98'64
					1892	I	...	...	I	158	154	6	...	...	...	13	-7	151	151	154	152	98'70
29	St.M.T.A.B.S.	...	...	{	1894	I	...	...	I	56	56	...	...	...	...	I	-I	55	55	55	55	100'00
					1893	I	...	...	I	58	58	2	...	I	...	3	-2	56	56	57	57	100'00
					1892	I	...	...	I	60	59	4	...	...	...	6	-2	58	58	59	59	100'00
30	U.L.F.S.	...	...	{	1894	I	...	...	I	20	19	...	...	...	...	3	-3	17	16	19	18	94'74
					1893	I	...	...	I	25	24	...	...	...	...	5	-5	20	19	23	22	95'65
					1892	I	...	...	I	30	28	...	...	...	...	5	-5	25	24	28	26	92'86
31	C.M.P.S.†	...	...	{	1894	I	...	...	I	29	29	...	...	...	...	I	-I	28	28	28	28	100'00
					1893	I	...	...	I	31	31	...	...	I	...	I	-2	29	29	30	30	100'00
					1892	...	I†	...	I	...	...	31†	...	...	...	...	31†	31	31	...	...	...
32	I.N.F. ...	...	...	{	1894	10	...	2	8	592	403	78	35	3	35	116	-41	551	384	572	394	68'88
					1893	11	...	I	10	772	464	109	10	7	10	282	-180	592	403	682	434	63'64
					1892	10	I	...	11	842	532	194	I	8	3	254	-70	772	464	807	498	61'71
33	M.T.B.S.	...	...	{	1894	I	...	...	I	702	702	103	...	2	...	92	9	711	654	706	678	96'03
					1893	I	...	...	I	761	761	67	...	7	...	119	-59	702	702	732	732	100'00
					1892	I	...	...	I	844	817	43	...	5	...	121	-83	761	761	802	789	98'38
Total of all the Societies				{	1894	1,064	47	36	1,075	82,004	68,600	8,158	1,193	817	1,291	10,043	-2,800	79,204	66,869	80,604	67,735	84'03
					1893	1,061	28	25	1,064	87,003	72,162	7,669	1,242	838	1,570	11,502	-4,999	82,004	68,600	84,504	70,381	83'29
					1892	1,048	25	12	1,061	90,403	74,163	8,919	1,378	915	1,579	11,203	-3,400	87,003	72,162	88,703	73,163	82'48

* Effective members are those entitled to sick or funeral benefits. —† The figures relating to this Society, which was established in 1869, were not included in the Table of Branches and Members prior to 1892.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.	
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.				
			£	£	£	£	£	£	£	£	£	£	£	£	
1	M.U.I.O.O.F.—														
I.	Bairnsdale ...	...	542	...	180	8	730	386	...	10	396	334	4,073	4,407
II.	Ballarat ...	...	2,535	...	2,485	116	5,136	3,054	670	180	3,904	1,232	45,200	46,432
III.	Bendigo ...	...	4,940	...	1,148	1,229	7,317	5,045	805	1,051	6,901	416	19,714	20,130
IV.	Castlemaine ...	...	2,172	...	1,145	958	4,275	3,103	560	870	4,533	258*	25,057	24,799
V.	Collingwood ...	...	1,899	...	1,705	26	3,630	2,750	287	70	3,107	523	32,878	33,401
VI.	Corio ...	...	606	...	525	2	1,133	742	170	42	954	179	11,786	11,965
VII.	Hamilton ...	...	700	...	412	2	1,114	461	50	15	526	588	8,978	9,566
VIII.	North Yarra ...	...	930	...	341	52	1,323	834	30	139	1,003	320	7,669	7,989
IX.	Ovens and Murray ...	...	1,964	...	666	17	2,647	1,629	210	94	1,933	714	15,670	16,384
X.	Port Fairy ...	...	476	...	380	275	1,131	694	70	294	1,058	73	8,249	8,322
XI.	Port Phillip ...	...	7,255	...	4,523	117	11,895	7,086	1,190	84	8,360	3,535	98,751	102,286
XII.	Sale ...	...	393	...	198	26	617	284	30	...	314	303	4,023	4,326
XIII.	South Melbourne ...	...	2,238	...	1,255	59	3,552	2,658	330	43	3,031	521	29,808	30,329
XIV.	St. Arnaud ...	...	692	...	233	18	943	430	40	189	659	284	5,015	5,299
XV.	Talbot ...	...	641	...	108	468	1,217	813	180	590	1,583	366*	2,865	2,499
XVI.	Warrnambool ...	...	608	...	277	...	885	627	80	...	707	178	5,085	5,263
XVII.	Wimmera ...	...	1,328	...	521	30	1,879	892	200	51	1,143	736	8,893	9,629
XVIII.	Yarra Yarra ...	...	1,268	...	582	71	1,921	985	160	61	1,206	715	14,018	14,733
1	Total of M.U.I.O.O.F.	...	1894	31,187	...	16,684	3,474	51,345	32,473	5,062	3,783	41,318	10,027	347,732	357,759
			1893	31,641	...	17,190	3,996	52,827	31,771	4,709	3,837	40,317	12,510	335,222	347,732
			1892	32,527	...	17,117	3,606	53,250	27,335	5,840	3,559	36,734	16,516	318,706	335,222
2	G.U.O.O.F.—														
I.	Ballarat ...	...	871	10	387	48	1,316	812	240	1	1,054	263	6,816	7,079
II.	Bendigo ...	...	604	8	74	81	767	687	100	...	787	20*	1,562	1,542
III.	Castlemaine ...	...	433	2	295	50	780	603	70	...	673	107	6,267	6,374
IV.	Gippsland ...	...	289	3	231	12	535	381	40	22	443	92	4,302	4,394
V.	Eastern ...	...	792	27	302	116	1,237	445	172	145	762	475	7,230	7,705
VI.	Melbourne ...	...	2,156	30	922	8	3,116	2,580	364	372	3,316	200*	21,752	21,552
2	Total of G.U.O.O.F.	...	1894	5,145	80	2,211	315	7,751	5,508	986	540	7,034	717	47,929	48,646
			1893	5,568	101	2,461	92	8,222	5,750	1,045	185	6,980	1,242	46,687	47,929
			1892	5,933	140	2,550	168	8,791	5,365	1,202	748	7,315	1,476	45,211	46,687
3	I.O.O.F.	...	1894	9,355	78	3,610	319	13,362	7,648	1,455	6,328	15,431	2,069*	82,736	80,667
			1893	9,702	73	3,674	339	13,788	7,680	1,775	73	9,528	4,260	78,476	82,736
			1892	10,386	97	3,750	388	14,621	7,158	1,340	179	8,677	5,944	72,532	78,476

4	U.A.O.D.	{	1894 8,524	347	2,131	942	11,944	7,487	1,455	1,643	10,585	1,359	80,922	82,281
			1893 9,848	341	2,920	1,157	14,266	8,340	1,790	961	11,091	3,175	77,747	80,922
			1892 11,097	466	3,171	1,497	16,231	7,795	1,840	1,871	11,506	4,725	73,022	77,747
5	A.O.F., Ballarat	{	1894 489	...	116	20	625	521	180	510	1,211	586*	3,504	2,918
			1893 489	3	73	30	595	424	180	...	604	9*	3,513	3,504
			1892 513	7	76	7	603	406	170	...	576	27	3,486	3,513
6	A.O.F., Bendigo	{	1894 1,693	67	476	250	2,486	1,745	700	15	2,460	26	8,940	8,966
			1893 1,767	52	495	132	2,446	1,646	660	153	2,459	13*	8,953	8,940
			1892 1,833	61	425	156	2,475	1,825	780	25	2,630	155*	9,108	8,953
7	A.O.F., Geelong and Western	{	1894 405	1	208	...	614	299	80	1	380	234	4,905	5,139
			1893 395	3	247	19	664	343	140	...	483	181	4,724	4,905
			1892 443	1	228	20	692	440	160	2	602	90	4,634	4,724
8	A.O.F., Grenville	{	1894 118	4	54	...	176	184	70	24	278	102*	1,356	1,254
			1893 130	6	86	20	242	196	110	11	317	75*	1,431	1,356
			1892 119	5	58	...	182	110	40	97	247	65*	1,496	1,431
9	A.O.F., Melbourne	{	1894 11,211	75	4,338	268	15,892	12,498	2,585	251	15,334	558	89,528	90,086
			1893 11,057	54	4,368	757	16,236	12,406	3,125	406	15,937	299	89,529	89,528
			1892 11,908	63	4,743	522	17,236	10,804	3,125	161	14,090	3,146	86,083	89,229
10	A.O.F., Owens and Murray	{	1894 381	16	277	...	674	442	85	17	544	130	5,848	5,978
			1893 362	14	240	9	625	258	40	...	298	327	5,521	5,848
			1892 343	17	222	35	617	249	20	22	291	326	5,195	5,521
11	A.O.F., Portland	{	1894 576	4	343	30	953	830	120	...	950	3	8,554	8,557
			1893 592	11	335	...	938	867	170	...	1,037	90*	8,653	8,554
			1892 633	18	363	4	1,018	872	230	1	1,103	85*	8,738	8,653
12	A.O.F., Warrnambool	{	1894 134	...	184	4	322	241	20	10	271	51	2,854	2,905
			1893 133	3	169	...	305	184	40	19	243	62	2,792	2,854
			1892 136	5	169	...	310	165	10	...	175	135	2,657	2,792
13	A.O.F., Court Unity	{	1894 280	...	380	...	660	505	120	...	625	35	5,852	5,887
			1893 307	...	392	...	699	515	120	...	635	64	5,788	5,852
			1892 308	...	385	1	694	536	90	...	626	68	5,720	5,788
14	A.O.F., Court Freedom	{	1894 83	...	18	...	101	113	...	...	113	12*	689	677
			1893 103	...	17	...	120	148	38	...	186	66*	755	689
			1892 156	...	40	...	196	266	53	...	319	123*	878	755
15	A.O.F., Court Ararat	{	1894 58	...	71	...	129	53	20	...	73	56	1,315	1,371
			1893 67	...	79	...	146	94	20	...	114	32	1,283	1,315
			1892 69	1	75	...	145	90	40	...	130	15	1,268	1,283
16	A.O.F., Court Amherst	{	1894 31	2	5	...	38	33	20	...	53	15*	479	464
			1893 28	1	4	...	33	24	...	37	61	28*	507	479
			1892 ...	...	...	...	...	...	...	...	...	...	507	507

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892—*continued*.

No.	Society and District.					Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
							Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.			
							£	£	£	£	£	£	£	£	£	£	£	
17	I.O.R.	{	1894	12,185	1	5,241	809	18,236	11,391	1,580	328	13,299	4,937	124,142	129,079			
			1893	12,471	2	6,029	709	19,211	11,073	1,285	493	12,851	6,360	117,782	124,142			
			1892	12,765	...	5,847	907	19,519	10,089	1,315	760	12,164	7,355	110,427	117,782			
18	O.S.T.—	{																
			I. Ballarat and Sandhurst	473	2	127	31	633	521	...	138	659	26*	4,128	4,102			
			II. Melbourne	1,077	1	279	30	1,387	1,070	...	159	1,229	158	7,592	7,750			
			III. Victoria	953	...	529	17	1,499	879	...	107	986	513	14,373	14,886			
	National ... ..		...	...	170	496	666	...	450	...	450	216	3,432	3,648			
18	Total of O.S.T.	{	1894	2,503	3	1,105	574	4,185	2,470	450	404	3,324	861	29,525	30,386			
			1893	2,649	3	1,266	542	4,460	2,422	340	622	3,384	1,076	28,449	29,525			
			1892	2,824	4	1,353	85	4,266	2,346	460	91	2,897	1,369	27,080	28,449			
19	H.A.C.B.S.—	{																
			I. Ballarat	333	10	7	178	528	371	50	11	432	96	1,593	1,689			
	II. Melbourne		4,392	110	1,059	386	5,947	3,975	950	948	5,873	74	23,513	23,587				
19	Total of H.A.C.B.S.	{	1894	4,725	120	1,066	564	6,475	4,346	1,000	959	6,305	170	25,106	25,276			
			1893	4,917	137	1,257	242	6,553	4,843	1,040	207	6,090	463	24,643	25,106			
			1892	5,242	156	1,181	662	7,241	4,735	1,550	59	6,344	897	23,746	24,643			
20	O.St.A.	{	1894	904	1	132	21	1,058	614	400	44	1,058	...	4,544	4,544			
			1893	1,017	2	127	46	1,192	760	420	249	1,429	237*	4,781	4,544			
			1892	1,153	2	167	48	1,370	1,023	340	27	1,390	20*	4,801	4,781			
21	O.St.A., S.C.	{	1894	479	2	172	28	681	764	180	47	991	310*	3,512	3,202			
			1893	514	1	207	42	764	667	160	...	827	63*	3,575	3,512			
			1892	425	1	214	75	715	693	14	60	893	178*	3,753	3,575			
22	G.U.O.F.G.	{	1894	1,643	6	313	31	1,993	1,177	270	126	1,573	420	10,908	11,328			
			1893	1,749	1	393	99	2,242	1,317	330	99	1,746	496	10,412	10,908			
			1892	2,016	6	451	52	2,525	1,340	380	66	1,786	739	9,673	10,412			
23	St.P.S., Melbourne	{	1894	947	20	518	283	1,768	779	130	...	909	859	14,176	15,035			
			1893	953	16	605	...	1,574	1,009	210	293	1,512	62	14,114	14,176			
			1892	1,059	18	710	7	1,794	833	240	...	1,073	721	13,393	14,114			
24	St.P.S., Geelong and Western	{	1894	202	10	70	...	282	245	50	...	295	13*	2,101	2,088			
			1893	175	4	2	...	311	282	40	...	322	11*	2,112	2,101			
			1892	185	7	90	...	282	234	90	...	324	42*	2,154	2,112			

25	P.A.F.S.	...	...	...	...	{	1894	1,591	32	641	49	2,313	1,224	350	37	1,611	702	13,944	14,646
							1893	1,754	11	576	27	2,368	1,157	290	112	1,559	809	13,135	13,944
							1892	2,026	23	601	4	2,654	897	317	91	1,305	1,349	11,786	13,135
26	A.N.A.	...	...	...	...	{	1894	11,160	423	1,765	126	13,474	5,174	880	369	6,423	7,051	51,434	58,485
							1893	10,755	384	1,746	164	13,049	5,064	640	217	5,921	7,128	44,306	51,434
							1892	10,638	345	1,656	28	12,667	3,851	750	241	4,842	7,825	36,481	44,306
27	A.O.S.	...	...	...	...	{	1894	32	...	50	...	82	77	25	...	102	20*	855	835
							1893	34	...	52	...	86	69	10	...	79	7	848	855
							1892	39	...	47	...	86	56	...	...	56	30	818	848
28	G.S.R.S.	...	...	...	...	{	1894	212	...	113	...	325	249	55	...	304	21	1,902	1,923
							1893	209	3	137	...	349	260	58	...	318	31	1,871	1,902
							1892	218	11	103	...	332	224	15	...	239	93	1,778	1,871
29	St.M.T.A.B.S.	...	...	...	...	{	1894	52	...	6	...	58	53	...	...	53	5	166	171
							1893	52	...	11	...	63	42	30	...	72	9*	175	166
							1892	62	1	5	1	69	50	10	...	60	9	166	175
30	U.L.F.S.	...	...	...	...	{	1894	14	...	9	...	23	19	...	...	19	4	277	281
							1893	16	...	11	...	27	12	...	...	12	15	262	277
							1892	16	...	11	...	27	12	...	...	12	15	247	262
32	I.N.F.	...	...	...	...	{	1894	759	1	52	2	814	288	130	120	538	276	2,144	2,420
							1893	823	2	40	41	906	430	100	11	541	365	1,779	2,144
							1892	1,001	9	13	198	1,221	460	150	30	640	581	1,198	1,779
33	M.T.B.S.	...	...	...	...	{	1894	1,268	...	327	...	1,595	1,303	80	...	1,383	212	4,512	4,724
							1893	1,323	...	138	...	1,461	1,200	190	...	1,390	71	4,441	4,512
							1892	1,495	...	189	...	1,684	665	130	...	795	889	3,552	4,441
Total of all the Societies ...							1894	108,346	1,293	42,686	8,109	160,434	100,753	18,538	15,556	134,847	25,587	982,391	1,007,978
							1893	111,600	1,228	45,477	8,463	166,768	101,253	19,105	7,985	128,343	38,425	943,966	982,391
							1892	117,568	1,464	46,010	8,471	173,513	90,924	20,827	8,090	119,841	53,672	890,294	943,966

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

TABLE III.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
1 •	M.U.I.O.O.F.—													
I.	Bairnsdale ... ..	...	502	51	10	218	781	438	288	73	799	18*	94	76
II.	Ballarat ... ..	...	2,497	57	74	446	3,074	1,659	982	454	3,095	21*	1,540	1,519
III.	Bendigo ... ..	...	4,693	173	69	794	5,729	3,046	1,518	826	5,390	339	3,408	3,747
IV.	Castlemaine ... ..	...	1,917	45	6	576	2,544	1,472	888	115	2,475	69	473	542
V.	Collingwood ... ..	...	1,586	26	19	435	2,066	1,164	634	323	2,121	55*	472	417
VI.	Corio ... ..	...	601	7	18	60	686	447	178	47	672	14	278	292
VII.	Hamilton ... ..	...	514	16	2	145	677	487	175	13	675	2	171	173
VIII.	North Yarra ... ..	...	930	12	9	70	1,021	727	223	74	1,024	3*	206	203
IX.	Ovens and Murray ... ..	...	1,974	60	9	413	2,456	1,543	797	170	2,510	54*	495	441
X.	Port Fairy ... ..	...	418	6	2	52	478	269	216	22	507	29*	102	73
XI.	Port Phillip ... ..	...	6,400	161	70	1,046	7,677	4,929	2,565	277	7,771	94*	2,227	2,133
XII.	Sale ... ..	...	367	4	...	124	495	320	173	27	520	25*	131	106
XIII.	South Melbourne ... ..	...	2,088	41	9	488	2,626	1,583	776	209	2,568	58	82	140
XIV.	St. Arnaud ... ..	...	534	36	...	218	788	520	189	69	778	10	37	47
XV.	Talbot ... ..	...	651	10	...	113	774	424	273	85	782	8*	115	107
XVI.	Warrnambool ... ..	...	575	11	...	43	629	419	201	21	641	12*	72	60
XVII.	Wimmera ... ..	...	1,299	68	6	198	1,571	998	551	160	1,709	138*	459	321
XVIII.	Yarra Yarra ... ..	...	1,008	29	...	303	1,340	795	402	111	1,308	32	45	77
1	Total of M.U.I.O.O.F. ...	1894	28,554	813	303	5,742	35,412	21,240	11,029	3,076	35,345	67	10,407	10,474
		1893	29,415	829	302	5,140	35,686	21,576	11,194	2,798	35,568	118	10,289	10,407
		1892	29,576	1,130	320	6,070	37,096	23,144	11,491	2,718	37,353	257*	10,546	10,289
2	G.U.O.O.F.—													
I.	Ballarat ... ..	...	675	5	1	348	1,029	677	215	152	1,044	15*	179	164
II.	Bendigo ... ..	...	408	3	...	173	584	374	178	84	636	52*	101	49
III.	Castlemaine ... ..	...	351	1	...	164	516	310	195	107	612	96*	172	76
IV.	Gippsland ... ..	...	284	1	...	133	418	277	125	58	460	42*	25	—17
V.	Eastern ... ..	...	572	14	...	524	1,110	586	334	157	1,077	33	—43	—10
VI.	Melbourne ... ..	...	1,657	14	6	1,144	2,821	1,638	742	393	2,773	48	126	174
	Committee of Management Funds ...	...	...	...	...	618	618	...	714	57	771	153*	525	372
2	Total of G.U.O.O.F. ...	1894	3,947	38	7	3,104	7,096	3,862	2,503	1,008	7,373	277*	1,085	808
		1893	4,920	47	2	1,936	6,905	4,161	2,411	456	7,028	123*	1,208	1,085
		1892	5,179	70	9	2,164	7,422	4,530	2,698	624	7,852	430*	1,638	1,208

3	I.O.O.F. ...	1894	9,420	294	54	1,501	11,269	6,834	3,605	795	11,234	35	1,518	1,553
		1893	9,853	327	45	1,667	11,892	7,453	3,743	776	11,972	80*	1,598	1,518
		1892	10,524	383	80	1,475	12,462	7,993	4,104	846	12,943	481*	2,079	1,598
4	U.A.O.D. ...	1894	9,875	253	93	3,298	13,519	6,936	5,266	878	13,080	439	1,344	1,783
		1893	11,143	257	108	2,828	14,336	8,469	5,557	1,367	15,393	1,057*	2,401	1,344
		1892	12,578	355	639	3,654	17,226	9,470	6,682	1,714	17,866	640*	3,041	2,401
5	A.O.F., Ballarat ...	1894	499	...	...	243	742	339	202	23	564	178	-685	-507
		1893	487	...	...	73	560	367	210	22	599	39*	-646	-685
		1892	541	...	...	93	634	387	239	31	657	23*	-623	-646
6	A.O.F., Bendigo ...	1894	1,166	...	7	506	1,679	1,007	645	76	1,728	49*	22	-27
		1893	1,213	...	6	502	1,721	934	662	100	1,696	25	-3	22
		1892	1,336	...	10	448	1,794	1,025	686	134	1,845	51*	48	-3
7	A.O.F., Geelong and Western ...	1894	484	6	1	65	556	348	171	6	525	31	162	193
		1893	510	10	...	66	586	375	173	41	589	3*	165	162
		1892	538	5	...	62	605	418	172	36	626	21*	186	165
8	A.O.F., Grenville ...	1894	148	...	1	...	149	95	75	3	173	24*	-9	-33
		1893	165	...	...	6	171	108	85	...	193	22*	13	-9
		1892	156	2	...	10	168	88	83	1	172	4*	17	13
9	A.O.F., Melbourne ...	1894	11,701	327	55	3,473	15,556	9,676	5,105	1,297	16,078	522*	2,651	2,129
		1893	12,658	240	87	2,317	15,302	9,686	4,608	1,352	15,646	344*	2,995	2,651
		1892	13,642	313	31	2,101	16,087	10,559	4,613	1,271	16,443	356*	3,351	2,995
10	A.O.F., Ovens and Murray ...	1894	554	16	2	98	670	405	242	41	688	18*	242	224
		1893	498	15	3	79	595	380	207	26	613	18*	260	242
		1892	448	17	2	138	605	368	189	33	590	15	245	260
11	A.O.F., Portland ...	1894	668	...	...	119	787	517	241	14	772	15	147	162
		1893	687	...	...	133	820	557	249	49	855	35*	182	147
		1892	699	...	1	116	816	535	260	35	830	14*	196	182
12	A.O.F., Warrnambool ...	1894	127	...	7	71	205	118	88	14	220	15*	152	137
		1893	151	3	7	22	183	115	56	15	186	3*	155	152
		1892	170	6	7	13	196	119	58	16	193	3	152	155
13	A.O.F., Court Unity ...	1894	264	...	...	24	288	193	91	12	296	8*	60	52
		1893	272	1	...	57	330	195	94	47	336	6*	66	60
		1892	276	...	...	26	302	203	97	1	301	1	65	66
14	A.O.F., Court Freedom ...	1894	53	...	...	22	75	54	19	12	85	10*	5	-5
		1893	63	...	...	27	90	59	25	7	91	1*	6	5
		1892	75	...	...	22	97	62	32	2	96	1	5	6
15	A.O.F., Court Ararat ...	1894	65	...	...	6	71	44	20	...	64	7	15	22
		1893	74	...	...	9	83	52	21	6	79	4	11	15
		1892	77	1	...	9	87	59	21	7	87	...	11	11

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (-) signifies a debit balance.

TABLE III.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892—continued.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
16	A.O.F., Court Amherst ...	1894	45	...	...	2	47	30	17	2	49	2*	- 1	- 3
		1893	42	...	...	3	45	26	16	11	53	8*	7	- 1
		1892	...	...	...	...	...	...	...	...	...	...	7	7
17	I.O.R. ...	1894	12,928	106	84	2,047	15,165	9,121	5,146	936	15,203	38*	2,193	2,155
		1893	13,267	109	124	2,063	15,563	9,329	5,011	1,528	15,868	305*	2,498	2,193
		1892	13,536	122	113	1,970	15,741	9,671	5,709	963	16,343	602*	3,100	2,498
18 I. II. III. —	O.S.T.— Ballarat and Sandhurst ... Melbourne ... Victoria ... National ...	...	434	3	2	120	559	313	246	41	600	41*	- 8	- 49
		...	1,152	26	...	422	1,600	944	616	115	1,675	75*	105	30
		...	1,082	9	3	219	1,313	786	358	107	1,251	62	186	248
		...	...	...	...	208	208	...	132	78	210	2*	- 223	- 225
18	Total of O.S.T. ...	1894	2,668	38	5	969	3,680	2,043	1,352	341	3,736	56*	60	4
		1893	3,067	34	6	594	3,701	2,237	1,382	220	3,839	138*	198	60
		1892	3,168	55	10	774	4,007	2,494	1,632	189	4,315	308*	506	198
19 I. II.	H.A.C.B.S.— Ballarat ... Melbourne ...	...	406	10	16	74	506	318	176	161	655	149*	196	47
		...	4,908	109	29	1,231	6,277	3,988	1,763	390	6,141	136	1,205	1,341
19	Total of H.A.C.B.S. ...	1894	5,314	119	45	1,305	6,783	4,306	1,939	551	6,796	13*	1,401	1,388
		1893	5,624	131	16	1,360	7,131	4,342	2,170	667	7,179	48*	1,449	1,401
		1892	5,848	156	40	1,550	7,594	4,781	2,245	991	8,017	423*	1,872	1,449
20	O.St.A. ...	1894	970	11	14	189	1,184	686	506	99	1,291	107*	79	- 28
		1893	1,030	18	10	281	1,339	804	549	108	1,461	122*	201	79
		1892	1,104	7	12	300	1,423	875	605	75	1,555	132*	333	201
21	O.St.A., S.C. ...	1894	337	3	16	48	404	263	236	5	504	100*	608	508
		1893	372	2	27	91	492	229	21	21	540	48*	656	608
		1892	494	5	20	62	581	295	238	95	628	47*	703	656
22	G.U.O.F.G. ...	1894	1,762	65	11	261	2,099	1,247	730	168	2,145	46*	252	206
		1893	1,942	52	13	190	2,197	1,327	816	89	2,232	35*	287	252
		1892	2,191	65	13	284	2,553	1,630	905	328	2,863	310*	597	287

23	St.P.S., Melbourne	{	1894 1893 1892	789 705 838	15 84 14	3 47 69	192 135 344	999 971 1,285	621 651 734	357 369 449	179 98 159	1,157 1,118 1,342	158* 147* 57*	9,419 9,566 9,623	9,261 9,419 9,566
24	St.P.S., Geelong and Western ...	{	1894 1893 1892	220 195 202	10 3 7	... ... ...	11 55 5	241 253 214	131 142 151	47 61 66	2 6 9	180 209 226	61 44 12*	21 - 23 - 11	82 21 - 23
25	P.A.F.S.	{	1894 1893 1892	1,722 1,769 2,043	14 20 24	... ... ...	357 376 364	2,093 2,165 2,431	1,356 1,443 1,632	820 874 943	111 142 227	2,287 2,459 2,802	194* 294* 371*	- 886 - 592 - 221	- 1,080 - 886 - 592
26	A.N.A.	{	1894 1893 1892	11,736 10,440 10,407	554 495 453	70 127 151	1,382 1,916 985	13,742 12,978 11,996	8,325 8,124 7,952	4,567 4,318 4,172	351 682 347	13,243 13,124 12,471	499 146* 475*	1,893 2,039 2,514	2,392 1,893 2,039
27	A.O.S.	{	1894 1893 1892	15 18 21	... ... ...	... ... ...	1 2 1	16 20 22	... ... ...	19 17 18	... 3 ...	19 20 18	3* ... 4	19 19 15	16 19 19
28	G.S.R.S.	{	1894 1893 1892	163 212 227	... ... ...	29 37 30	10 8 7	202 257 264	175 187 207	62 62 1	9 10 11	246 259 279	44* 2* 15*	509 511 526	465 509 511
29	St.M.T.A.B.S.	{	1894 1893 1892	54 53 62	... ... 1	... ... 2	1 3 4	55 56 69	19 41 43	18 38 32	... 5 ..	37 84 75	18 28* 6*	- 11 17 23	7 - 11 17
30	U.L.F.S.	{	1894 1893 1892	5 5 5	... ... ...	... ... ...	3 4 4	8 9 9	... ... ...	9 9 9	... ... ...	9 9 9	1*	3 3 3	2 3 3
32	I.N.F.	{	1894 1893 1892	618 628 715	40 60 93	... 2 ...	248 204 223	906 894 1,031	449 533 613	331 424 577	62 124 127	842 1,081 1,317	64 187* 286*	- 518 - 331 - 45	- 454 - 518 - 331
33	M.T.B.S.	{	1894 1893 1892	974 1,040 1,144	14 11 5	... ... ...	19 1 70	1,007 1,052 1,219	804 955 917	80 52 72	35 1 ...	919 1,008 989	88 44 230	- 198 - 242 - 472	- 110 - 198 - 242
Total of all the Societies ...		{	1894 1893 1892	107,845 112,518 117,840	2,736 2,748 3,289	807 969 1,559	25,317 22,148 23,348	136,705 138,383 146,036	81,244 84,918 90,955	45,538 45,692 49,158	10,106 10,777 10,990	136,888 141,387 151,103	183* 3,004* 5,067*	31,959 34,963 40,030	31,776 31,959 34,963

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

The minus sign (-) signifies a debit balance.

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1894, and of each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	per cent.	per cent.	
1	M.U.I.O.O.F.—									
I.	Bairnsdale ...	...	4,407	3,170	620	180	427	10	90·1	4·25
II.	Ballarat ...	...	46,432	30,848	12,273	1,955	1,356	...	97·1	5·42
III.	Bendigo ...	...	20,130	11,738	5,983	1,943	422	44	97·7	5·76
IV.	Castlemaine ...	...	24,799	10,989	11,575	1,887	348	...	98·6	4·59
V.	Collingwood ...	...	33,401	30,769	914	1,160	558	...	98·3	5·14
VI.	Corio ...	...	11,965	8,332	1,212	1,942	479	...	96·0	4·42
VII.	Hamilton ...	...	9,566	5,860	2,310	642	754	...	92·1	4·44
VIII.	North Yarra ...	...	7,989	5,742	540	1,491	216	...	97·3	4·35
IX.	Ovens and Murray ...	...	16,384	3,615	9,172	2,735	857	5	94·7	4·15
X.	Port Fairy ...	...	8,322	2,723	3,235	2,236	116	12	98·5	4·59
XI.	Port Phillip ...	...	102,286	78,543	9,433	9,430	4,860	20	95·3	4·50
XII.	Sale ...	...	4,326	2,515	1,045	202	550	14	87·0	4·74
XIII.	South Melbourne ...	...	30,329	27,909	1,006	...	1,380	34	95·3	4·17
XIV.	St. Arnaud ...	...	5,299	2,659	1,984	200	448	8	91·4	4·52
XV.	Talbot ...	...	2,499	1,034	1,152	50	263	...	89·5	4·03
XVI.	Warrnambool ...	...	5,263	1,710	993	2,309	251	...	95·2	5·35
XVII.	Wimmera ...	...	9,629	4,181	4,472	40	933	3	90·3	5·63
XVIII.	Yarra Yarra ...	...	14,733	7,400	3,814	2,755	740	24	94·8	4·05
1	Total of M.U.I.O.O.F. ...	{	1894	357,759	239,737	71,733	31,157	14,958	95·8	4·73
			1893	347,732	240,127	68,837	25,842	12,776	96·3	5·03
			1892	335,222	231,066	65,460	24,444	14,061	95·7	5·24
2	G.U.O.O.F.—									
I.	Ballarat ...	...	7,079	5,421	992	140	516	10	92·6	5·57
II.	Bendigo ...	...	1,542	1,050	347	...	145	...	90·6	4·77
III.	Castlemaine ...	...	6,374	3,219	2,778	50	326	1	94·8	4·67
IV.	Gippsland ...	...	4,394	2,390	1,157	425	388	34	90·4	5·31
V.	Eastern ...	...	7,705	6,407	476	...	785	37	89·3	4·04
VI.	Melbourne ...	...	21,552	18,733	1,498	200	1,095	26	94·8	4·26
2	Total of G.U.O.O.F. ...	{	1894	48,646	37,220	7,248	815	3,255	93·0	4·57
			1893	47,929	35,434	8,088	1,156	3,139	93·2	5·20
			1892	46,687	32,667	9,785	670	3,454	92·4	5·55

3	I.O.O.F.	{	1894	80,667	50,935	12,383	13,863	2,997	489	95.7	4.42
			1893	82,736	55,795	11,209	12,570	2,576	586	96.2	4.56
			1892	78,476	52,974	10,331	11,943	2,622	606	95.9	4.97
4	U.A.O.D.	{	1894	82,281	69,785	7,744	1,924	2,119	709	96.6	2.61
			1893	80,922	69,574	6,992	889	2,466	1,001	95.7	3.68
			1892	77,747	69,119	5,486	70	2,431	641	96.0	4.21
5	A.O.F., Ballarat	{	1894	2,918	...	2,153	...	210	555	73.8	3.61
			1893	3,504	...	2,559	...	215	730	73.0	2.08
			1892	3,513	...	2,471	...	333	709	70.3	2.17
6	A.O.F., Bendigo	{	1894	8,966	5,328	2,520	533	285	300	93.5	5.32
			1893	8,940	5,473	2,377	533	277	280	93.8	5.53
			1892	8,953	5,438	2,349	553	335	278	93.2	4.71
7	A.O.F., Geelong and Western	{	1894	5,139	1,710	2,951	316	162	...	96.8	4.14
			1893	4,905	1,748	2,665	315	177	...	96.4	5.13
			1892	4,724	1,548	2,588	451	137	...	97.1	4.87
8	A.O.F., Grenville	{	1894	1,254	125	1,007	...	81	41	90.3	4.14
			1893	1,356	125	1,079	50	74	28	92.5	6.17
			1892	1,431	136	1,116	50	121	8	91.0	3.96
9	A.O.F., Melbourne	{	1894	90,086	60,883	14,793	9,055	5,355	...	94.1	4.83
			1893	89,528	59,097	17,654	9,833	2,895	49	96.7	4.89
			1892	89,229	59,960	15,122	9,007	5,093	47	94.2	5.41
10	A.O.F., Ovens and Murray	{	1894	5,978	2,025	3,858	...	95	...	98.4	4.68
			1893	5,848	775	4,955	...	118	...	98.0	4.22
			1892	5,521	3,443	1,976	...	102	...	98.2	4.14
11	A.O.F., Portland	{	1894	8,557	3,334	3,014	1,608	601	...	93.0	4.01
			1893	8,554	3,607	3,072	1,610	261	4	96.9	3.89
			1892	8,653	3,409	3,213	1,623	393	15	95.3	4.17
12	A.O.F., Warrnambool	{	1894	2,905	2,310	573	...	14	8	99.2	6.39
			1893	2,854	2,690	138	...	26	...	99.1	5.99
			1892	2,792	2,325	381	...	86	...	96.9	6.20
13	A.O.F., Court Unity	{	1894	5,887	5,641	...	...	246	...	95.8	6.47
			1893	5,852	5,166	625	...	61	...	99.0	6.74
			1892	5,788	4,991	725	...	72	...	98.8	6.69
14	A.O.F., Court Freedom	{	1894	677	400	100	150	22	5	96.0	2.64
			1893	689	139	550	...	...	...	100.0	2.35
			1892	755	150	550	...	55	...	92.7	4.90
15	A.O.F., Court Ararat	{	1894	1,371	1,090	254	...	27	...	98.0	5.29
			1893	1,315	973	293	...	49	...	96.3	6.08
			1892	1,283	955	326	...	2	...	99.8	5.88
16	A.O.F., Court Amherst	{	1894	464	...	90	352	19	3	95.3	1.06
			1893	479	...	116	352	10	1	97.7	0.81
			1892	507	...	150	350	7	...	98.6	...

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1894, and of each Society for the Years 1893 and 1892—*continued*.

No.	Society and District.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.		
			£	£	£	£	£	£	per cent.	per cent.
17	I O.R., ...	1894	129,079	97,024	20,941	7,450	3,538	118	97'2	4'14
		1893	124,142	87,379	25,266	8,495	2,852	150	97'6	4'99
		1892	117,782	83,253	24,461	6,580	3,309	179	97'0	5'12
18	O.S.T.—									
I.	Ballarat and Sandhurst	...	4,102	1,755	1,886	100	154	207	91'2	3'08
II.	Melbourne	...	7,750	5,726	1,410	36	424	154	92'5	3'64
III.	Victoria	...	14,886	8,351	3,272	2,260	845	158	93'3	3'62
—	National	...	3,648	2,790	395	...	238	225	87'3	4'80
18	Total of O.S.T.	1894	30,386	18,622	6,963	2,396	1,661	744	92'1	3'69
		1893	29,525	16,795	7,799	2,748	1,539	644	92'6	4'37
		1892	28,449	17,204	6,311	2,593	1,758	583	91'8	4'87
19	H.A.C.B.S.—									
I.	Ballarat	...	1,689	1,000	306	...	261	122	77'3	0'42
II.	Melbourne	...	23,587	16,607	4,495	100	2,269	116	89'9	4'50
19	Total of H.A.C.B.S.	1894	25,276	17,607	4,801	100	2,530	238	89'0	4'23
		1893	25,106	16,905	5,882	100	1,998	221	91'2	5'05
		1892	24,643	15,643	6,205	...	2,552	243	88'7	4'88
20	O.St.A.	1894	4,544	1,103	2,099	617	423	302	84'0	2'90
		1893	4,544	1,693	2,099	...	511	241	83'5	2'72
		1892	4,781	1,216	2,721	195	487	162	86'4	3'49
21	O.St.A., S.C.	1894	3,202	1,451	1,638	...	75	38	96'5	5'12
		1893	3,512	1,271	2,115	...	113	13	96'4	5'84
		1892	3,575	1,600	1,701	...	269	5	92'3	5'84
22	G.U.O.F.G.	1894	11,328	3,077	5,624	676	1,809	142	82'8	2'82
		1893	10,908	3,619	5,372	600	1,141	176	87'9	3'69
		1892	10,412	3,468	5,167	750	892	135	90'1	4'49
23	St.P.S., Melbourne	1894	15,035	11,475	2,113	...	618	829	90'3	3'55
		1893	14,176	11,444	1,652	...	403	677	92'4	4'28
		1892	14,114	11,645	1,645	...	280	544	94'2	5'16

24	St.P.S., Geelong & Western	...	...	{	1894	2,088	...	1,588	500	...	...	100'0	3'34
					1893	2,101	...	1,601	500	...	...	100'0	6'26
					1892	2,112	...	1,589	500	...	23	98'9	4'22
25	P.A.F.S.	...	...	{	1894	14,646	8,732	3,263	200	1,160	1,291	83'3	4'48
					1893	13,944	8,129	3,007	350	1,350	1,108	82'4	4'25
					1892	13,135	7,759	3,319	300	934	823	86'6	4'82
26	A.N.A.	...	...	{	1894	58,485	38,265	10,152	880	7,922	1,266	84'3	3'21
					1893	51,434	34,969	9,636	358	5,141	1,330	87'4	3'65
					1892	44,306	30,503	6,039	108	6,621	1,035	82'7	4'10
27	A.O.S. ...	...	...	{	1894	835	510	325	...	...	...	100'0	5'92
					1893	855	500	355	...	...	...	100'0	6'10
					1892	848	500	348	...	...	...	100'0	5'64
28	G.S.R.S.	...	...	{	1894	1,923	1,921	...	...	2	...	99'9	5'90
					1893	1,902	1,902	...	...	...	...	100'0	7'26
					1892	1,871	1,791	...	...	80	...	95'7	5'65
29	St.M.T.A.B.S. ...	...	...	{	1894	171	...	155	...	16	...	90'6	3'57
					1893	166	...	147	...	8	II	88'6	6'43
					1892	175	...	140	...	35	...	80'0	2'93
30	U.L.F.S.	...	...	{	1894	281	...	210	50	21	...	92'5	3'23
					1893	277	...	209	50	18	...	93'5	4'07
					1892	262	...	209	50	3	...	98'9	4'32
32	I.N.F. ...	...	...	{	1894	2,420	125	1,288	9	516	482	58'8	2'28
					1893	2,144	125	942	...	547	530	49'8	2'04
					1892	1,779	125	689	...	601	364	45'8	0'87
33	M.T.B.S.	...	...	{	1894	4,724	4,469	...	...	145	110	94'6	7'08
					1893	4,512	3,899	200	...	215	198	90'8	3'08
					1892	4,441	3,511	200	...	488	242	83'6	4'73
	Total of all the Societies	...	...	{	1894	1,007,978	684,904	191,581	72,659	50,882	7,952	94'2	4'29
					1893	982,391	669,353	197,491	66,351	40,956	8,240	95'0	4'72
					1892	943,966	646,399	182,773	60,237	47,613	6,944	94'2	5'02

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1894, and of each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Amount of Funds.						Interest realized.	
			At end of Year.	Invested.			Uninvested.	Proportion invested.		
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.			
			£	£	£	£	£	per cent.	per cent.	
1	M.U.I.O.O.F.--									
I.	Bairnsdale ...	...	76	...	...	65	11	85.5	11.76
II.	Ballarat ...	...	1,519	880	138	29	472	68.9	4.84
III.	Bendigo ...	...	3,747	736	773	1,418	820	78.1	1.93
IV.	Castlemaine ...	...	542	47	103	...	392	27.7	1.18
V.	Collingwood ...	...	417	161	175	...	81	80.6	4.28
VI.	Corio ...	...	292	100	12	30	150	48.6	6.32
VII.	Hamilton ...	...	173	...	50	...	123	28.9	1.16
VIII.	North Yarra ...	...	203	147	1	...	55	72.9	4.41
IX.	Ovens and Murray ...	...	441	100	...	100	241	45.3	1.92
X.	Port Fairy ...	...	73	...	18	50	5	93.2	2.30
XI.	Port Phillip ...	...	2,133	549	124	755	705	67.0	3.21
XII.	Sale ...	...	106	...	...	105	1	99.1	...
XIII.	South Melbourne ...	...	140	27	15	...	98	30.0	8.11
XIV.	St. Arnaud ...	...	47	...	...	...	47	...	...
XV.	Talbot ...	...	107	...	...	...	107	...	...
XVI.	Warrnambool ...	...	60	...	...	...	60	...	...
XVII.	Wimmera ...	...	321	...	150	...	171	46.7	1.54
XVIII.	Yarra Yarra ...	...	77	...	...	...	77	...	...
1	Total of M.U.I.O.O.F. ...	{	1894 1893 1892	10,474 10,407 10,289	2,747 2,820 2,231	1,559 1,952 1,673	2,552 2,265 2,336	3,616 3,370 4,049	65.5 67.6 60.6	2.90 2.92 3.07
2	G.U.O.O.F.—									
I.	Ballarat ...	...	164	36	6	...	122	25.6	0.58
II.	Bendigo ...	...	49	...	14	...	35	28.6	...
III.	Castlemaine ...	...	76	...	43	...	33	56.6	...
IV.	Gippsland ...	...	-17	...	...	...	-17	...	...
V.	Eastern ...	...	-10	...	...	...	-10	...	...
VI.	Melbourne ...	...	174	...	90	...	84	51.7	4.00
	Committee of Management Funds ...	...	372	...	359	...	13	96.5	...
2	Total of G.U.O.O.F. ...	{	1894 1893 1892	808 1,085 1,208	36 112 46	512 505 486	... 100 100	260 368 576	67.8 66.0 52.3	0.74 0.17 0.63

3	I.O.O.F.	...	...	...	...	...	...	1894 1893 1892	1,553 1,518 1,598	486 589 585	723 568 649	277 277 292	67 84 72	95'7 94'5 95'5	3'52 2'89 4'35
4	U.A.O.D.	...	...	...	...	...	...	1894 1893 1892	1,783 1,344 2,401	1,300 1,337 1,586	555 388 612	... 36 ...	-72 -417 203	100'0 100'0 91'5	5'95 5'77 ...
5	A.O.F., Ballarat	...	...	...	...	...	...	1894 1893 1892	-507 -685 -646	... ... ...	15 ... 36	... ... ...	-522 -685 -682	.........	.........
6	A.O.F., Benligo	...	...	...	...	...	...	1894 1893 1892	-27 22 -3	... 75 ...	178 154 244	... ... ...	-205 -207 -247	... 100'0...	.........
7	A.O.F., Geelong and Western	...	...	...	...	...	...	1894 1893 1892	193 162 165	... ... ...	49 38 27	... ... ...	144 124 138	25'4 23'5 16'4	0'56
8	A.O.F., Grenville	...	...	...	...	...	...	1894 1893 1892	-33 -9 13	... ... ...	... ... 1	... ... ...	-33 -9 12	... ... 7'7	.........
9	A.O.F., Melbourne	...	...	...	...	...	...	1894 1893 1892	2,129 2,651 2,995	459 768 701	551 1,116 1,049	167 166 160	952 601 1,085	55'3 77'3 63'8	2'30 3'08 0'98
10	A.O.F., Ovens and Murray	...	...	...	...	...	...	1894 1893 1892	224 242 260	... ... ...	95 87 161	... ... ...	129 155 99	42'4 36'0 61'9	0'85 1'20 0'79
11	A.O.F., Portland	...	...	...	...	...	...	1894 1893 1892	162 147 182	... ... ...	58 57 53	... ... ...	104 90 129	35'8 38'8 29'1	... ... 0'53
12	A.O.F., Warrnambool	...	...	...	...	...	...	1894 1893 1892	137 152 155	... 100 100	139 44 ...	... ... ...	-2 8 55	100'0 94'7 64'5	4'86 4'55 4'56
13	A.O.F., Court Unity	...	...	...	...	...	...	1894 1893 1892	52 60 66	... ... ...	... ... ...	... ... ...	52 60 66	.........	.........
14	A.O.F., Court Freedom	...	...	...	...	...	...	1894 1893 1892	-5 5 6	... ... ...	... ... ...	... ... ...	-5 5 6	.........	.........
15	A.O.F., Court Ararat	...	...	...	...	...	...	1894 1893 1892	22 15 11	... ... 4	... ... ...	... ... ...	22 15 7	... ... 36'4	.........

NOTE.—The minus sign (—) signifies a debit balance.

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1894, and of each Society for the Years 1893 and 1892—*continued*.

No.	Society and District.	Year.	Amount of Funds.						Interest realized.
			At end of Year.	Invested.			Uninvested.	Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.		
			£	£	£	£	£	per cent.	per cent.
16	A.O.F., Court Amherst	1894	-3	...	...	...	-3	...	...
		1893	-1	...	...	...	-1	...	...
		1892	7	...	...	...	7	...	...
17	I.O.R.	1894	2,155	718	434	567	436	79·8	3·86
		1893	2,193	799	527	570	297	86·5	5·29
		1892	2,498	739	698	510	551	77·9	4·04
18	O.S.T.—								
		I. Ballarat and Sandhurst ... ..	...	...	87	...	-136	...	...
		II. Melbourne ... ..	...	...	37	...	-12	100·0	...
		III. Victoria ... ..	...	...	80	200	-32	100·0	1·38
—	National ... ..	...	...	...	...	-225	...	...
18	Total of O.S.T.	1894	4	5	204	200	-405	100·0	15·63
		1893	60	17	183	200	-340	100·0	4·65
		1892	198	45	170	210	-227	100·0	2·84
19	H.A.C.B.S.—								
		I. Ballarat ... ..	...	...	25	...	22	53·2	13·22
II.	Melbourne ... ..	...	...	...	394	...	473	64·7	2·28
19	Total of H.A.C.B.S.	1894	1,388	474	419	...	495	64·3	3·22
		1893	1,401	666	320	...	415	70·4	1·12
		1892	1,449	745	394	...	310	78·6	2·41
20	O.St.A.	1894	-28	221	17	...	-266	...	...
		1893	79	...	233	...	-154	100·0	7·14
		1892	201	...	240	50	-89	100·0	4·49
21	O.St.A., S.C.	1894	508	...	379	...	129	74·6	2·87
		1893	608	69	460	...	79	87·0	4·27
		1892	656	78	401	...	177	73·0	2·94
22	G.U.O.F.G.	1894	206	120	58	20	8	96·1	4·80
		1893	252	165	38	29	20	92·1	4·83
		1892	287	157	36	20	74	74·2	2·94

23	St.P.S., Melbourne ...	{	1894	9,261	50	10	10,000	-799	100'0	0'03	
			1893	9,419	...	...	10,000	-581	100'0	0'50
			1892	9,566	69	20	10,000	-523	100'0	0'72	
24	St.P.S., Geelong and Western	{	1894	82	...	1	...	81	1'2	...	
			1893	21	..	...	...	21	...	...
			1892	-23	...	...	...	-23	...	...
25	P.A.F.S. ...	{	1894	-1,080	...	133	...	-1,213	...	...
			1893	-886	...	124	...	-1,010	...	...
			1892	-592	...	116	...	-708	...	...
26	A.N.A. ...	{	1894	2,392	1,345	627	844	-424	100'0	3'27	
			1893	1,893	1,270	1,218	...	-595	100'0	6'46	
			1892	2,039	1,417	794	...	-172	100'0	6'63	
27	A.O.S. ...	{	1894	16	...	...	...	16	...	...
			1893	19	...	17	...	2	89'5	...	
			1892	19	...	12	...	7	63'2	...	
28	G.S.R.S. ...	{	1894	465	440	...	...	25	94'6	5'95
			1893	509	490	...	...	19	96'3	7'25
			1892	511	489	...	...	22	95'7	5'79
29	St.M.T.A.B.S. ...	{	1894	7	...	...	...	7	...	...
			1893	-11	...	...	...	-11	...	...
			1892	17	...	...	...	17	...	10'00
30	U.L.F.S. ...	{	1894	2	...	...	...	2	...	...
			1893	3	...	...	...	3	...	...
			1892	3	...	...	...	3	...	...
32	I.N.F. ...	{	1894	-454	...	...	...	-454	...	...
			1893	-518	...	...	...	-518	...	...
			1892	-331	...	...	...	-331	...	...
33	M.T.B.S. ...	{	1894	-110	...	...	...	-110	...	...
			1893	-198	...	...	...	-198	...	...
			1892	-242	...	...	...	-242	...	...
Total of all the Societies ...			{	1894	31,776	8,401	6,716	14,627	2,032	93'6	2'53
				1893	31,959	9,277	8,029	13,643	1,010	96'8	2'90
				1892	34,963	8,992	7,872	13,678	4,421	87'4	4'16

NOTE.—The minus sign (—) signifies a debit balance.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures and Exclusions in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892.

No.	Society and District.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion, and Clearance.		Exclusions† by Arrears, Resignation, and Expulsion.	
			Members Sick.		Duration.			Sick Pay.				Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
1	M.U.I.O.O.F.—					wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
I.	Bairnsdale ... ..	...	87	335'9	437	5 0	1 4	4 8 9	1 9 10	0 17 8	5'45	7'72	1	2'72	3'86	166'21	235'52	144'41	204'63
II.	Ballarat ... ..	...	410	281'2	4,049	9 5	2 5	7 9 0	2 1 11	0 15 1	17'72	19'89	10	6'11	6'86	70'25	78'88	62'92	70'64
III.	Bendigo ... ..	...	690	246'3	6,484	9 2	2 2	7 6 3	1 16 0	0 15 7	11'88	13'57	16	5'00	5'71	78'15	89'25	69'40	79'26
IV.	Castlemaine ... ..	...	371	243'8	4,368	11 5	2 5	8 7 3	2 0 9	0 14 3	13'72	15'11	14	8'35	9'20	57'88	63'73	48'93	53'88
V.	Collingwood ... ..	...	284	252'4	3,810	13 2	3 2	9 13 8	2 8 10	0 14 5	11'40	12'44	9	7'33	8'00	70'03	76'44	61'89	67'56
VI.	Corio ... ..	...	84	222'2	1,143	13 4	3 0	8 16 8	1 19 3	0 13 0	17'41	18'52	...	...	...	49'75	52'91	44'78	47'62
VII.	Hamilton ... ..	...	80	208'3	563	7 0	1 3	5 15 3	1 4 0	0 16 5	2'13	2'60	3	6'38	7'81	114'89	140'63	114'89	140'63
VIII.	North Yarra ... ..	...	117	439'8	1,213	10 2	4 3	7 2 7	3 2 8	0 13 9	13'79	15'04	4	13'79	15'04	206'90	225'56	168'97	184'20
IX.	Ovens and Murray ... ..	...	276	255'6	1,972	7 1	1 5	5 18 0	1 10 2	0 16 6	10'72	12'96	3	2'30	2'78	123'28	149'07	112'56	136'11
X.	Port Fairy ... ..	...	90	320'3	995	11 0	3 3	7 14 3	2 9 5	0 13 11	19'74	21'35	...	...	...	125'00	135'23	95'39	103'20
XI.	Port Phillip ... ..	...	862	190'8	10,078	11 4	2 1	8 4 5	1 11 4	0 14 1	9'24	10'40	25	4'92	5'53	102'26	115'10	89'48	100'70
XII.	Sale ... ..	...	61	267'5	346	5 4	1 3	4 13 1	1 4 11	0 16 5	3'69	4'39	...	...	...	140'22	166'67	118'08	140'35
XIII.	South Melbourne ... ..	...	274	206'2	3,629	13 1	2 4	9 14 0	2 0 0	0 14 8	10'09	11'29	7	4'71	5'27	123'82	138'45	101'62	113'62
XIV.	St. Arnaud ... ..	...	90	450'0	510	5 4	2 3	4 15 7	2 3 0	0 16 10	16'74	20'00	2	8'37	10'00	192'47	230'00	175'73	210'00
XV.	Talbot ... ..	...	123	313'0	1,143	9 2	2 5	6 12 2	2 1 5	0 14 3	13'51	15'27	1	2'25	2'54	69'82	78'88	60'81	68'70
XVI.	Warrnambool ... ..	...	75	221'9	1,042	13 5	3 0	8 7 2	1 17 1	0 12 0	7'39	8'88	2	4'93	5'92	160'10	192'01	145'32	174'56
XVII.	Wimmera ... ..	...	140	205'0	1,048	7 3	1 3	6 7 5	1 6 1	0 17 0	9'67	11'71	5	6'05	7'32	130'59	158'12	112'45	136'16
XVIII.	Yarra Yarra ... ..	...	131	186'1	1,350	10 2	2 1	7 10 5	1 8 0	0 14 7	6'06	7'10	4	4'85	5'68	145'45	170'45	128'48	150'57
1	Total of M.U.I.O.O.F.	{	1894	4,245	236'5	44,180	10 2	2 3	7 13 0	1 16 2	0 14 9	11'09	12'65	106	5'18	5'91	100'38	114'45	87'87	100'18
			1893	4,473	243'4	41,946	9 2	2 2	7 2 1	1 14 7	0 15 2	9'67	11'10	86	4'08	4'68	113'01	129'71	97'56	111'97
			1892	3,674	195'4	36,693	10 0	2 0	7 8 10	1 9 1	0 14 11	10'66	12'23	123	5'70	6'54	101'40	116'32	87'25	100'10
2	G.U.O.O.F.—																			
I.	Ballarat ... ..	...	127	244'2	1,186	9 2	2 2	6 7 10	1 11 3	0 13 8	17'92	21'15	2	3'26	3'85	162'87	192'35	58'63	69'23
II.	Bendigo ... ..	...	103	302'9	1,338	13 0	4 0	6 13 5	2 0 5	0 10 3	12'63	14'71	2	5'05	5'88	103'54	120'59	101'01	117'65
III.	Castlemaine ... ..	...	77	279'0	911	11 5	3 2	7 16 7	2 3 8	0 13 3	6'21	7'25	1	3'11	3'62	71'43	83'33	65'22	76'09
IV.	Gippsland ... ..	...	63	375'0	531	8 3	3 1	6 0 11	2 5 4	0 14 4	8'89	11'90	...	...	...	288'89	386'90	284'44	380'95
V.	Eastern ... ..	...	82	169'8	494	6 0	1 0	5 8 7	0 18 5	0 18 0	11'54	16'56	1	1'44	2'07	279'94	401'66	239'54	343'69
VI.	Melbourne ... ..	...	335	249'8	3,929	11 4	3 0	7 14 0	1 18 6	0 13 2	9'99	11'93	2	1'25	1'49	161'67	193'13	149'81	178'97
2	Total of G.U.O.O.F.	{	1894	787	251'6	8,389	10 4	2 4	7 0 0	1 15 3	0 13 2	11'42	14'07	8	2'08	2'56	177'05	218'03	147'19	181'27
			1893	853	253'3	8,337	9 5	2 3	6 14 10	1 14 2	0 13 10	11'85	14'55	18	4'35	5'35	135'88	166'91	127'18	156'22
			1892	790	220'4	7,547	9 3	2 1	6 15 10	1 9 11	0 14 2	13'57	16'46	17	3'91	4'74	134'82	163'46	122'12	148'12

3	L.O.O.F. ...	{	1894 1893 1892	1,297 1,395 1,158	241'6 244'3 188'4	9,939 9,622 9,234	7 4 6 5 8 0	1 5 1 4 1 3	5 17 11 5 10 1 6 3 7	1 8 6 1 6 11 1 3 3	0 15 5 0 16 0 0 15 6	9'20 9'77 6'92	11'36 12'26 8'62	30 43 39	4'53 6'00 5'09	5'59 7'53 6'34	172'44 176'67 160'64	212'93 221'72 200'07	157'82 155'18 144'05	194'86 194'75 179'41
4	U.A.O.D. ...	{	1894 1893 1892	1,244 1,468 1,333	197'7 214'2 176'0	10,362 10,873 10,388	8 2 7 2 7 5	1 4 1 4 1 2	6 0 0 5 13 7 5 17 0	1 3 10 1 4 4 1 0 7	0 14 5 0 15 4 0 15 0	8'32 9'41 9'22	10'01 11'53 11'48	33 34 39	4'36 4'05 4'13	5'24 4'96 5'15	174'59 215'44 214'10	210'14 263'86 266'63	153'85 186'13 178'70	185'18 227'96 222'54
5	A.O.F., Ballarat ...	{	1894 1893 1892	67 67 68	244'5 219'0 206'1	1,199 870 828	17 5 13 0 12 1	4 2 2 5 2 3	7 15 6 6 6 7 5 19 5	1 18 0 1 7 9 1 4 7	0 8 8 0 9 9 0 9 10	28'17 25'32 20'29	29'20 26'14 21'21	4 2 3	14'08 6'33 8'70	14'60 6'54 9'09	126'76 107'59 89'86	131'39 111'11 93'94	66'90 107'59 89'86	69'34 111'11 93'94
6	A.O.F., Bendigo ...	{	1894 1893 1892	240 261 245	271'2 278'5 254'7	3,021 2,949 3,167	12 4 11 2 13 0	3 3 3 1 3 1	7 5 5 6 6 2 7 9 0	1 19 5 1 15 2 1 17 11	0 11 6 0 11 2 0 11 6	34'90 29'14 31'90	36'16 29'88 33'26	11 11 11	12'00 11'45 10'97	12'43 11'74 11'43	53'44 55'15 41'87	55'37 56'56 43'66	51'25 54'11 34'90	53'11 55'50 36'38
7	A.O.F., Geelong and Western	{	1894 1893 1892	61 79 81	184'8 224'4 218'3	540 581 684	8 5 7 2 8 3	1 4 1 4 1 5	4 18 0 4 6 10 5 8 8	0 18 1 0 19 6 1 3 9	0 11 1 0 11 10 0 12 10	5'81 13'70 15'71	6'06 14'20 16'17	4 2 6	11'63 5'48 15'71	12'12 5'68 16'17	122'09 65'75 81'15	127'27 68'18 83'56	116'28 65'75 81'15	121'21 68'18 83'56
8	A.O.F., Grenville ...	{	1894 1893 1892	27 31 24	321'5 344'4 255'3	265 288 166	9 5 9 2 7 0	3 1 3 1 1 4	6 16 4 6 6 6 4 11 8	2 3 10 2 3 7 1 2 3	0 13 11 0 13 8 0 13 3	32'97 53'19 20'20	35'71 55'56 21'28	1 1 ...	10'99 10'64 ...	11'90 11'11 ...	21'98 53'19 80'81	23'81 55'56 85'11	21'98 53'19 80'81	23'81 55'56 85'11
9	A.O.F., Melbourne ...	{	1894 1893 1892	1,749 1,844 1,595	229'0 224'7 178'7	19,516 18,418 15,764	11 1 10 0 9 5	2 3 2 1 1 5	7 2 11 6 14 7 6 15 6	1 12 9 1 10 3 1 4 3	0 12 10 0 13 6 0 13 9	12'28 13'41 13'34	13'88 14'99 14'68	57 74 65	6'60 8'07 6'62	7'46 9'02 7'28	112'28 113'18 93'99	126'88 126'51 103'42	104'75 98'90 83'50	118'37 110'54 91'88
10	A.O.F., Ovens and Murray	{	1894 1893 1892	63 56 51	229'9 212'9 200'8	685 421 364	10 5 7 3 7 1	2 3 1 4 1 3	7 0 4 4 12 2 4 17 8	1 12 3 0 19 8 0 19 7	0 12 11 0 12 3 0 13 8	6'54 3'34 ...	7'30 3'80 ...	3 ... 2	9'80 ... 6'97	10'95 ... 7'87	55'56 63'55 34'84	62'04 72'24 39'37	49'02 63'55 27'88	54'74 72'24 31'50
11	A.O.F., Portland ...	{	1894 1893 1892	120 110 111	269'1 237'1 235'2	1,525 1,409 1,316	12 4 12 5 11 5	3 3 3 0 2 5	6 18 4 7 17 8 7 17 2	1 17 3 1 17 5 1 16 11	0 10 11 0 12 4 0 13 3	6'36 14'23 17'93	6'73 15'09 19'07	6 3 6	12'71 6'10 11'95	13'45 6'46 12'71	72'03 28'47 59'76	76'23 30'17 63'56	69'92 26'42 49'80	73'99 28'02 52'97
12	A.O.F., Warrnambool ...	{	1894 1893 1892	26 29 30	240'7 256'6 263'2	375 259 210	14 2 9 0 7 0	3 3 2 2 1 5	9 5 5 6 6 11 5 10 0	2 4 7 1 12 7 1 8 11	0 12 11 0 14 3 0 15 9	... 8'55 ...	... 8'85 ...	3 2 1	26'09 17'09 8'62	27'78 17'70 8'77	34'78 34'20 51'72	37'04 35'40 52'63	34'78 17'10 51'72	37'04 17'70 52'63
13	A.O.F., Court Unity ...	{	1894 1893 1892	53 52 48	373'2 342'1 300'0	1,012 970 1,013	19 1 18 4 21 1	7 1 6 2 6 2	9 10 7 9 18 1 11 3 4	3 11 2 3 7 9 3 7 0	0 10 0 0 10 8 0 10 7	32'05 31'06 12'05	35'21 32'89 12'50	2 2 5	12'82 12'42 30'12	14'08 13'16 31'25	12'82 18'63 24'10	14'08 19'74 25'00	12'82 18'63 18'07	14'08 19'74 18'75
14	A.O.F., Court Freedom	{	1894 1893 1892	17 16 22	472'2 326'5 400'0	473 458 512	27 5 28 4 23 2	13 1 9 2 9 2	6 12 11 9 5 0 12 1 10	3 2 10 3 0 5 4 16 9	0 4 9 0 6 6 0 10 5	... 40'00 52'63	... 40'82 54'55	... 1 1	... 20'00 17'54	... 20'41 18'18	368'42 140'00 52'63	388'89 142'86 54'55	368'42 140'00 52'63	388'89 142'86 54'55
15	A.O.F., Court Ararat ...	{	1894 1893 1892	6 10 11	171'4 270'3 275'0	148 156 133	24 4 15 4 12 1	4 1 4 1 3 2	8 16 8 9 8 0 8 3 7	1 10 3 2 10 10 2 5 0	0 7 2 0 12 1 0 13 7	27'03 23'81 46'51	28'57 27'03 50'50	... ... ...	... ... ...	... ... ...	81'08 47'62 46'51	85'71 54'05 50'50	81'08 47'62 46'51	85'71 54'05 50'50

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures and Exclusions in each Society and District for the Year 1894, and in each Society for the Years 1893 and 1892—*continued.*

No.	Society and District.	Year.	Sickness.									Mortality.					Departures * by Arrears, Resignation, Expulsion, and Clearance.		Exclusions † by Arrears, Resignation, and Expulsion.	
			Members Sick.		Duration.			Sick Pay.			Members.		Wives.			Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.					
						wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
16	A.O.F., Court Amherst	{	1894	6	272·7	75	12 2	3 2	6 10 0	1 10 0	0 8 10	43·48	45·45	...	...	...	173·91	181·81	173·91	181·81
			1893	4	160·0	58	14 3	2 2	6 0 0	0 19 3	0 8 4	...	...	...	...	...	153·85	160·00	153·85	160·00
			1892	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
17	I.O.R. ...	{	1894	1,702	213·9	14,584	8 3	1 5	6 13 10	1 8 8	0 15 7	7·90	9·18	8	0·87	1·01	131·11	152·34	111·86	129·96
			1893	1,893	231·5	14,016	7 2	1 4	5 17 0	1 7 1	0 15 10	6·73	7·83	6	0·63	0·73	157·30	182·81	132·26	153·71
			1892	1,530	185·7	12,876	8 2	1 3	6 11 9	1 4 6	0 15 8	7·34	8·74	6	0·61	0·73	153·01	182·22	127·32	151·63
18	O.S.T.— Ballarat and Sandhurst Melbourne Victoria ...	{	...	98	243·8	882	9 0	2 1	5 6 4	1 5 11	0 11 10	10·02	12·44	...	...	...	20·04	24·88	20·04	24·88
			...	231	238·9	2,463	10 4	2 3	4 12 7	1 2 2	0 8 8	10·91	14·48	...	...	...	180·82	239·92	164·46	218·20
			...	127	198·4	1,315	10 2	2 0	6 18 5	1 7 6	0 13 4	11·03	14·06	...	...	...	149·51	190·62	144·61	184·38
18	Total of O.S.T.	{	1894	456	227·0	4,660	10 1	2 2	5 8 4	1 4 7	0 10 7	10·78	13·94	...	...	...	167·05	216·03	157·43	203·58
			1893	478	221·5	4,421	9 1	2 0	5 1 4	1 2 5	0 11 0	6·74	8·80	4	1·42	1·85	213·91	279·43	198·30	259·06
			1892	416	186·7	4,019	9 4	1 5	5 12 9	1 1 1	0 11 8	8·01	11·67	7	2·34	3·14	163·33	219·48	150·97	202·87
19	H.A.C.B.S.— Ballarat ... Melbourne ...	{	...	51	212·5	487	9 3	2 0	7 2 6	1 10 11	0 15 3	6·69	8·33	1	3·34	4·17	103·68	129·17	93·65	116·67
			...	702	220·8	6,116	8 4	2 0	5 13 3	1 5 1	0 13 0	11·25	13·53	12	3·14	3·77	128·83	154·77	120·19	144·38
			
19	Total of H.A.C.B.S.	{	1894	753	220·2	6,603	8 5	2 0	5 15 5	1 5 5	0 13 2	10·93	13·16	13	3·16	3·80	127·00	152·97	118·26	142·44
			1893	839	235·4	6,719	8 0	1 5	5 15 5	1 7 2	0 14 5	11·52	13·74	27	6·35	7·58	138·93	165·82	125·29	149·55
			1892	775	211·0	6,437	8 2	1 5	6 2 3	1 5 9	0 14 9	14·89	17·70	31	7·10	8·44	117·98	140·21	106·94	127·14
20	O.St.A. ...	{	1894	111	187·2	858	7 4	1 3	5 10 7	1 0 9	0 14 3	23·63	26·98	8	11·82	13·49	121·12	138·28	118·17	134·90
			1893	148	220·6	997	6 4	1 3	5 2 9	1 2 8	0 15 3	24·03	26·83	6	8·01	8·94	146·86	163·93	145·53	162·44
			1892	160	214·8	1,322	8 2	1 5	6 7 10	1 7 6	0 15 6	21·74	24·16	2	2·42	2·68	101·45	112·75	100·24	111·41
21	O.St.A., S.C. ...	{	1894	63	252·0	1,379	21 5	5 3	12 2 6	3 1 2	0 11 1	25·93	28·00	4	14·81	16·00	48·15	52·00	48·15	52·00
			1893	74	277·2	1,180	16 0	4 3	9 0 4	2 10 0	0 11 4	31·80	33·71	2	7·07	7·49	67·14	71·16	63·60	67·42
			1892	70	243·8	1,062	15 1	3 5	9 18 0	2 8 11	0 13 1	20·20	21·20	3	10·10	10·60	63·97	67·14	60·61	63·60
22	G.U.O.F.G. ...	{	1894	202	201·6	1,500	7 3	1 3	5 16 6	1 3 6	0 15 8	7·97	9·98	6	4·78	5·99	228·87	286·43	200·96	251·50
			1893	249	226·2	1,579	6 2	1 3	5 5 10	1 3 11	0 16 8	12·58	16·35	4	2·80	3·63	337·74	425·98	275·33	357·86
			1892	246	204·5	1,567	6 2	1 2	5 8 11	1 2 3	0 17 1	11·37	15·79	7	4·19	5·82	238·18	330·84	226·81	315·04

23	St.P.S., Melbourne	...	{	1894 1893 1892	121 145 113	228'3 254'4 181'1	1,256 1,663 1,285	10 2 11 3 11 2	2 2 3 0 2 0	6 8 9 6 19 2 7 7 5	1 9 5 1 15 5 1 6 9	0 12 5 0 12 2 0 13 0	14'47 11'90 16'06	16'98 14'04 19'23	1 2 8	1'61 2'97 10'71	1'89 3'51 12'82	123'79 163'45 167'34	145'28 192'98 200'32	120'58 163'45 161'98	141'51 192'98 193'91	
24	St.P.S., Geelong and Western		{	1894 1893 1892	29 38 28	182'4 201'1 138'6	462 493 401	16 0 13 0 14 2	2 5 2 4 2 0	8 9 0 7 8 5 8 7 2	1 10 10 1 9 10 1 3 2	0 10 7 0 11 5 0 11 8	10'31 8'89 18'18	12'58 10'58 19'80	2 ... 1	10'31 ... 4'55	12'58 ... 4'95	407'22	498'86	407'22	496'86	
25	P.A.F.S.	...	{	1894 1893 1892	196 245 209	201'0 227'5 173'9	1,864 1,729 1,407	9 3 7 0 6 4	1 5 1 4 1 1	6 4 11 4 14 5 4 5 10	1 5 1 1 1 6 0 14 11	0 13 2 0 13 5 0 12 9	14'25 8'82 9'20	17'44 11'14 11'66	5 4 8	4'19 2'94 5'26	5'12 3'71 6'66	165'97 218'22 139'38	203'08 275'77 176'37	150'04 199'85 126'89	183'59 252'55 160'56	
26	A.N.A.	...	{	1894 1893 1892	1,196 1,292 846	184'1 220'6 160'4	5,879 5,804 4,399	4 5 4 3 5 1	0 5 1 0 0 5	4 6 6 3 18 5 4 11 1	0 15 11 0 17 4 0 14 7	0 17 7 0 17 6 0 17 6	4'69 3'71 5'06	6'46 5'46 8'15	23 19 17	2'57 2'20 2'00	3'54 3'24 3'22	199'62 199'58 226'50	275'20 293'84 364'62	172'26 173'95 196'47	237'49 256'10 316'27	
27	A.O.S.	...	{	1894 1893 1892	11 14 7	343'8 400'0 189'2	205 159 114	18 4 11 2 16 2	6 2 4 3 3 0	7 0 0 4 18 7 8 0 0	2 8 2 1 19 5 1 10 3	0 7 6 0 8 8 0 9 10	60'61 27'03 ...	62'50 28'57 ...	1	30'30	31'25	60'61 108'11 ...	62'50 114'29 ...	60'61 108'11 ...	62'50 114'29 ...	
28	G.S.R.S.	...	{	1894 1893 1892	27 30 25	230'1 205'5 164'5	481 470 364	17 5 15 4 14 3	3 4 3 1 2 2	9 4 5 8 13 4 8 19 3	1 17 6 1 15 8 1 9 5	0 10 4 0 11 1 0 12 4	21'90 13'51 ...	22'56 13'70 ...	2 ... 1	14'60 ... 6'49	15'04 ... 6'58	102'19 40'54 84'42	105'26 41'10 85'53	102'19 40'54 84'42	105'26 41'10 85'53	
29	St.M.T.A.B.S.	...	{	1894 1893 1892	9 6 7	163'6 105'3 118'6	135 118 138	15 0 19 4 19 4	2 3 2 0 2 2	5 17 9 7 0 0 7 2 10	0 19 4 0 14 9 0 16 11	0 7 11 0 7 2 0 7 3	... 17'54 ...	... 17'54 ...	... 1 1	... 17'54 16'95	... 17'54 16'95	18'18 52'63 101'69	18'18 52'63 101'69	18'18 52'63 101'69	18'18 52'63 101'69
30	U.L.F.S.	...	{	1894 1893 1892	9 6 6	500'0 272'7 230'8	25 16 16	2 5 2 4 2 4	1 2 0 4 0 4	2 2 3 2 0 0 2 0 0	1 1 1 0 10 11 0 9 3	0 15 3 0 15 0 0 15 0	... ... ...	... ... ...	... ... 1	... ... 35'71	... ... 38'46	157'89 217'39 178'57	166'67 227'27 192'31	157'89 217'39 178'57	166'67 227'27 192'31
32	I.N.F.	...	{	1894 1893 1892	77 93 89	195'5 214'3 178'7	326 489 519	4 1 5 2 5 5	0 5 1 1 1 0	3 14 10 4 12 6 5 3 5	0 14 8 0 19 10 0 18 6	0 17 8 0 17 7 0 17 9	5'24 10'26 9'91	7'61 16'13 16'06	3 ... 3	5'24 ... 3'72	7'61 428'15 6'02	263'99 428'15 318'46	383'25 672'81 516'06	202'80 413'49 314'75	294'42 649'77 510'04	
33	M.T.B.S.	...	{	1894 1893 1892	314 313 200	463'1 427'6 253'5	1,364 1,238 723	4 2 4 0 3 4	2 0 1 4 0 5	4 3 0 3 16 8 3 6 6	1 18 6 1 12 10 0 16 10	0 19 1 0 19 5 0 18 5	2'83 9'56 6'23	2'95 9'56 6'34	4 5 3	5'66 6'83 3'74	5'89 6'83 3'81	130'31 162'57 150'87	135'69 162'57 153'36	130'31 162'57 150'87	135'69 162'57 153'36	
Total of all the Societies				{	1894 1893 1892	15,284 16,611 13,968	225'6 236'0 190'9	143,285 138,706 124,668	9 2 8 2 9 0	2 1 2 0 1 4	6 11 10 6 1 11 6 10 2	1 9 9 1 8 9 1 4 10	0 14 1 0 14 7 0 14 7	10'13 9'92 10'32	12'06 11'91 12'51	348 359 417	4'32 4'25 4'70	5'14 5'11 5'70	140'61 154'69 144'10	167'33 185'73 174'71	124'60 136'11 126'30	148'27 163'42 153'12

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VII.—RECEIPTS, EXPENDITURE AND CAPITAL FOR 1894 OF ADDITIONAL SOCIETIES AND FUNDS NOT INCLUDED IN THE PRECEDING TABLES.

Society.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital.		
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.				Invested.		Cash not bearing Interest.
														On Mortgages.	In Banks at Interest.	
M.U.I.O.O.F. BENDIGO DISTRICT.	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Widows and Orphans' Fund	427	758	...	1,185	...	...	605	103	...	708	477	10,136	10,613	10,310	220	83
G.U.O.O.F. MELBOURNE DISTRICT.																
Widows and Orphans' Fund†	...	...	...	...	...	...	100	6	284‡	390	390*	390	...	...	...	...
A.O.F. BENDIGO DISTRICT.																
Widows and Orphans' Fund	28	34	...	62	...	...	96	21	...	117	55*	540	485	485	...	...
Total W. and O. Funds	455	792	...	1,247	...	...	801	130	284	1,215	32	11,066	11,098	10,795	220	83
I.O.O.F.																
Superannuation Benefit Fund	170	...	6,000||	6,170	...	...	...	...	...	...	6,170	...	6,170	6,170	...	...
Congregational Ministers' Provident Society	82§	648	...	730	Pension Fund. 223¶	Capital Fund. 11	..	...	7	241	489	11,932	12,421**	10,464	1,774	183

NOTE.—The asterisk (*) signifies the excess of the expenditure over the receipts.

† Dissolved during 1894.

‡ Amount transferred to Benevolent Fund.

§ Contributed by beneficiary members, honorary members, and churches.

|| Amount transferred from Grand Lodge Funeral Fund.

¶ Payments to five members on the Pension Fund.

** Divided between the several funds as follow:—Capital Fund, £6,819; Voluntary and Retiring Fund, £967; Pension Fund, £2,017; Decease Fund (Immediate), £2,329, (Reserve) £289.

AGGREGATE FIGURES OF ALL THE FRIENDLY SOCIETIES IN VICTORIA IN EACH OF THE SEVENTEEN YEARS 1878-94.

TABLE VIII.—SOCIETIES, BRANCHES and MEMBERS in each year 1878-94.

Year.	Societies.	Branches.	Members.						Average Number of Effective Members.	Gain (Loss -).
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Year.	At end of Year.	Average Number.		
1878	35	756	5,130	467	4,419	45,430	45,674	45,552	...	244
1879	35	766	5,225	452	5,079	45,674	45,368	45,521	*	- 306
1880	33	748	5,839	425	4,397	45,368	46,385	45,876	*	1,007
1881	33	759	7,724	571	4,107	46,385	49,431	47,908	*	3,046
1882	33	762	8,445	606	4,610	49,431	52,660	51,045	*	3,229
1883	33	776	10,397	593	4,962	52,660	57,502	55,081	46,830	4,842
1884	32	788	9,285	640	5,930	57,502	60,217	58,859	50,584	2,715
1885	32	817	10,346	631	5,802	60,217	64,130	62,173	52,989	3,913
1886	30	856	12,445	703	6,392	64,130	69,480	66,805	55,507	5,350
1887	32	891	12,437	801	8,600	69,480	72,516	70,998	58,948	3,036
1888	33	930	14,601	790	7,671	72,516	78,656	75,586	61,987	6,140
1889	33	969	16,485	883	9,493	78,656	84,765	81,710	66,558	6,109
1890	33	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510	3,369
1891	33	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144	2,269
1892	33	1,061	10,297	915	12,782	90,403	87,003	88,703	73,163	- 3,400
1893	33	1,064	8,911	838	13,072	87,003	82,004	84,504	70,381	- 4,999
1894	33	1,075	9,351	817	11,334	82,004	79,204	80,604	67,735	- 2,800
1878-94	...	...	176,098	12,058	130,266	45,430	79,204	...	...	33,774

* The Effective members, that is the members entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

TABLE IX.—RECEIPTS, EXPENDITURE and FUNDS, in the Sick and Funeral and Medical and Management Funds taken together, for each year 1878-94.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
	£	£	£	£	£	£	£	£	£	£	£	£	£
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
1888	223,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
1892	245,914	47,569	26,066	319,549	90,924	20,827	90,955	49,158	19,080	270,944	48,605	930,324	978,929
1893	233,498	46,446	25,207	305,151	101,253	19,105	84,918	45,692	18,762	269,730	35,421	978,929	1,014,350
1894	226,903	43,493	26,743	297,139	100,753	18,538	81,244	45,538	25,662	271,735	25,404	1,014,350	1,039,754
1878-94	3,261,946	571,086	401,307	4,234,339	1,165,046	277,964	1,171,496	599,973	347,185	3,561,664	672,675	367,079	1,039,754

TABLE X.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878-94.

Year.	Funds.					
	Total.	Invested on Mortgages and Debentures and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	per cent.	per cent.
1878	388,908	304,641	44,062	40,265	89.7	4.76
1879	412,832	328,426	47,856	36,550	91.1	5.23
1880	439,727	346,581	48,565	44,581	89.9	5.30
1881	464,520	367,918	47,168	49,434	89.4	4.99
1882	493,132	400,968	44,846	47,318	90.4	5.11
1883	526,317	429,157	51,588	45,572	91.3	4.98
1884	569,953	465,984	47,245	56,724	90.0	5.31
1885	613,589	510,897	46,530	56,162	90.8	5.21
1886	665,770	559,112	57,547	49,111	92.6	5.00
1887	714,061	604,360	55,117	54,584	92.4	5.31
1888	768,247	638,030	66,852	63,365	91.8	5.11
1889	828,613	698,587	69,527	60,499	92.7	5.07
1890	880,069	748,609	69,813	61,647	93.0	5.37
1891	930,324	804,565	70,365	55,394	94.0	5.17
1892	978,929	846,036	73,915	58,978	94.0	4.98
1893	1,014,350	884,150	79,994	50,206	95.1	4.66
1894	1,039,754	891,602	87,286	60,866	94.1	4.23
Average	...	...	...	...	91.9	5.05

TABLE XI.—EXPERIENCE of Sickness, Mortality and Departures in each year 1878-94.

Year.	Sickness.								Mortality.			Departures by Arrears, &c., and Clearance, per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.			Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
			wks. dys.	working days.	£ s. d.	£ s. d.	s. d.					
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4	10.25	291	6.39	97.01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0	9.93	240	5.27	111.57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10	9.26	218	4.75	95.85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10	11.92	288	6.01	85.73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8	11.87	277	5.43	90.31
1883	9,482	202.5	70,722	7 3	9.1	5 16 0	1 3 6	15 7	10.77	321	5.83	90.09
1884	9,286	183.6	71,907	7 4	8.5	5 18 11	1 1 10	15 4	10.87	326	5.54	100.75
1885	10,920	206.1	78,642	7 1	8.9	5 12 3	1 3 2	15 7	10.15	353	5.68	93.32
1886	10,177	183.3	80,621	7 5	8.7	6 4 9	1 2 11	15 9	10.52	362	5.42	95.68
1887	11,209	190.2	88,532	7 5	9.0	6 3 0	1 3 5	15 7	11.28	321	4.52	121.13
1888	11,227	181.1	89,602	8 0	8.7	6 0 0	1 1 9	15 0	10.45	383	5.07	101.49
1889	12,243	183.8	99,230	8 0	8.9	6 3 11	1 2 10	15 4	10.81	437	5.35	116.18
1890	14,806	210.0	115,906	7 5	9.9	5 19 9	1 5 2	15 4	10.70	434	5.02	122.78
1891	17,693	241.9	128,431	7 2	10.5	5 10 10	1 6 10	15 3	11.21	454	5.09	123.25
1892	13,968	190.9	124,668	9 0	10.2	6 10 2	1 4 10	14 7	10.32	417	4.70	144.10
1893	16,611	236.0	138,706	8 2	11.8	6 1 11	1 8 9	14 7	9.92	359	4.25	154.69
1894	15,284	225.6	143,285	9 2	12.7	6 11 10	1 9 9	14 1	10.12	348	4.32	140.61
Average ...	...	202.9	...	7 4	9.7	5 18 5	1 4 7	15 5	10.61	...	5.21	110.86

* See footnote to Table VIII. on previous page.

TABLE XII.—SUMMARY of all the Funds possessed by Friendly Societies in Victoria at the end of 1894.

Names of Funds.							Amount.
							£
Sick and Funeral Funds ...	...	...	...	...	...	...	1,007,978
Medical and Management Funds ...	...	...	...	...	...	...	31,776
Widows and Orphans' Funds ...	...	...	...	...	...	...	11,098
Congregational Ministers' Provident Society Funds ...	...	...	...	...	...	...	12,421
I.O.O.F. Superannuation Benefit Fund ...	...	...	...	...	...	...	6,170
Other Funds, chiefly Benevolent and Suspense Funds	...	...	...	...	...	...	10,585
Grand Total	...	...	...	...	...	...	£1,080,028
Average per Member	...	...	...	...	...	...	£13 12s. 9d.